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Abstract <i>(summary of most significant information, 250 word limit; optional):</i> The USAID Accelerated Microenterprise Advancement Project (AMAP) Support Services Training and Administrative (TA) Task Order was awarded to the QED Group, LLC (QED) and its subcontractor, International Resource Group, Ltd (IRG) in October 2003 and was completed in May 2008. In collaboration with Microenterprise Development office (MD), the TA team delivered training and administration for the knowledge generated under the AMAP contracts. This Final Report serves as the final deliverable for the AMAP TA Task Order and documents the significant accomplishments of the task order, the final status of deliverables and tasks, lessons learned during implementation, and suggestions and recommendations for future activities.	
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SUPPORT SERVICES TRAINING & ADMINISTRATIVE TASK ORDER

Close-out Report

May 31, 2008

Prepared by The QED Group, LLC
Under Contract No. GEG-I-00-02-00024-00 with USAID

I. INTRODUCTION

The USAID Accelerated Microenterprise Advancement Project (AMAP) Support Services Training and Administrative (TA) Task Order was awarded to the QED Group, LLC (QED) and its subcontractor, International Resource Group, Ltd (IRG) in October 2003 and was completed in May 2008. In collaboration with Microenterprise Development office (MD), the TA team delivered training and administration for the knowledge generated under the AMAP contracts.

This Final Report serves as the final deliverable for the AMAP TA Task Order and documents the significant accomplishments of the task order, the final status of deliverables and tasks, lessons learned during implementation, and suggestions and recommendations for future activities.

II. THE AMAP SUPPORT SERVICES TRAINING & ADMIN TASK ORDER

The TA Task Order, as outlined in the Statement of Work (SOW), was designed to deliver two modules: training and administrative support. The Training Module included training and curriculum design tasks. The Administrative Support Module tasked the contractor with supporting the administrative tasks for the MD office as well as those necessary for the implementation of AMAP.

AMAP Module One: Training

Between 2003 and 2008, AMAP SS TA implemented the following tasks:

- Task One: Design and Implementation of MD Training Strategy
- Task Two: Implementation of Short Term Events promoting Cross Learning
- Task Three: Curriculum development
- Task Four: Administration of Scholarship and Invitational Travel Funds
- Task Five: Design and Administer Support Fund to Improve the Supply of Training
- Task Six: Provide General Support to MD Training Staff
- Task Seven: Provide General Support to AMAP Contractors

AMAP Module Four: Administrative Support

AMAP Module Four made the QED Group responsible for supporting the Microenterprise Development office in administrative tasks necessary to implement AMAP.

- Task One: Mainstreaming support to USAID Missions
- Task Two: MD Division General Support
- Task Three: Support to USAID Intranet Webpage

III. SIGNIFICANT ACCOMPLISHMENTS UNDER THE TASK ORDER

The Training and Admin Task Order included Module One and Module Four of the Accelerated Microenterprise Advancement Projects Support Services. Module One included all training activities and gave the QED Group TA Team the responsibility of disseminating the knowledge generated through AMAP to the USAID Missions and partners through training tools and events.

Significant Accomplishments under AMAP Module One: Training

A wide-variety of training activities facilitated the sharing of best practices, lessons learned and success stories with a full spectrum of practitioners and partners. The recipients and beneficiaries of AMAP TA training activities included Mission staff, NGOs, consulting firms, other donors, private industry, and staff of microfinance institutions.

Between 2003 and 2008, AMAP SS TA had the following significant accomplishments under the task order:

Task One: Design and Implementation of MD Training Strategy

The TA Team developed a **training strategy** for outreach to stakeholders in need of training services. (See Attachment 1: Training Strategy)

Task Two: Implementation of Short Term Events

The TA Team promoted **Cross Learning** through three key types of short term events: The 2006 Microenterprise Development in a Globalizing World: A USAID Learning Conference, the two monthly seminar series, and the regional value chain workshops.

The **Learning Conference** was the MD office's most visible effort to bring together the microenterprise development community to discuss the success and challenges of the industry. This three-day conference was attended by more than 300 practitioners and leaders in the field, and reached virtual audiences through the interactive website. The dialogue begun at the Learning Conference was continued for the remaining two years of AMAP through seminar series, KMC Speakers Corners, and the regional value chain workshops. The Conference was managed and funded through the TA task order.

Under AMAP TA, 30 *Linking Small Firms to Competitive Strategies Breakfast Seminar Series* and 21 *Expanding the Frontier: Microfinance Innovations and Strategies After Hours Seminar Series* were held at the QED Group, at USAID, and various locations throughout Washington, DC. The series began in 2005 and were still attracting a full audience in the last month of the contract. These seminars highlighted innovations in the field and were well attended by local practitioners. The seminar series also served as a tool for mainstreaming microenterprise and microfinance within other bureaus of USAID. Through seamless collaboration with the KMC task order, each seminar was audio-recorded and is accessible through microLINKS. (see www.microlinks.org/breakfast and www.microlinks.org/afterhours for full list of seminars presented from 2005 to 2008)

The **Regional Value Chain Workshops** were designed to address the needs of specific projects and Mission staff in the field. The four workshops—Cambodia, Ethiopia, Egypt, and Tanzania—were successful in bringing practitioners and USAID Mission Staff together to discuss real challenges in their projects and discuss strategies to improve implementation. Again, the learning from these events was posted on microLINKS.

Task Three: Curriculum Development

The TA Team worked with MD and DAI to develop the **Rural Agriculture Finance Training Curriculum**. The first Rural and Agricultural Finance (RAF) Training of Trainers (TOT) took place at QED from June 6th to the 10th 2005. QED worked with DAI under their BASIS contract with the USAID/AG office to produce the curriculum. Tom Sinclair and Jeff Singer attended, and Margie Brand co-facilitated with DAI.

The TA Team updated and translated the curriculum in 2005/2006. The team worked with USAID/Mexico in the development of the **Rural Agriculture Finance Training** deployed in Mexico in 2006. One year later, this model of using training modules was used in development of the **Value Chain Finance Workshop in Mali**.

Task Four: Administration of Scholarship and Invitational Travel Funds

The TA Team managed the USAID/MD Scholarship Fund totaling approximately \$550,000 and the Invitational Travel Funds of approximately \$200,000. These funds provided individualized support to USAID staff and practitioners to increase their capacity, pursue opportunities to further their education and to bring USAID project implementers to seminars and conferences in order to present research.

The Scholarship Fund began in 2003. It funded USAID Mission staff and select practitioners to attend leading trainings conducted by Springfield, the Boulder Microfinance Program, Action for Enterprise, and Southern New Hampshire University. The TA team developed a complete application process held in three different languages and accepted over 400 applications. In 2006 an assessment was done that looked at the impact of this investment. It found that scholarship recipients widely shared the knowledge gained at these institutes with their peers in their home institutions and that the recipients became leaders in their institutions.

(See Attachment 2 for excerpt of AMAP Scholarship Fund Assessment)

Task Five: Design and Administer Support Fund to Improve the Supply of Training

The TA Task Order team administered the Support Fund to Improve the Supply of Training. The TA Team successfully managed the fund (just over \$260,000) to support a wide range of activities including curriculum development, the SEEP Annual General Meeting, and other regional conferences.

Task Six: Provide General Support to MD Training Staff

Under this task, the TA Team supported the MD office in a variety of tasks needed to support AMAP learning and dissemination of best practices. One significant accomplishment under this task included intensive technical assistance in writing the USAID/MD Umbrella Study. The TA Team also supported the MD office in assessing the impact of its investment in the Emerging Markets Development Advisors program. This assessment was used by the MD office to make programming decisions for the 2007 budget.

Task Seven: Provide General Support to AMAP Contractors

The TA Team supported AMAP Contractors and FIELD Support in developing their seminars, branding of USAID presentations and publications, and dissemination of the

best practices. The TA Team became the “go-to” team for all questions regarding branding and event planning. In addition to giving all MD office events and publications the same look and feel, this support also assured that deliverables incorporated best practices in the adult learning methodology.

Significant Accomplishments under AMAP Module Four: Administrative Support

During the life of the Task Order, the TA Team provided administrative support in the following ways as designated under the AMAP contract.

Task One: Mainstreaming support to USAID Missions

The TA Team worked with the MD office to develop a mainstreaming strategy. The TA Team put this activity on hold after receiving technical instructions from USAID/MD to do so.

Task Two: MD Division General Support:

The TA Team’s significant contribution under this task was the design and maintenance of the MD office information management system. The project began in 2004 with the organization of all AMAP related files and the design of a database. This was a major undertaking and essential to managing the files for the GUCs, IGPs, contracts and other projects initiated under AMAP. After the initial development of an information management system, the TA Team visited the office twice a week to maintain the system and update the database with new files. The QED TA Team managed this process until 2006 when responsibility of the project was shifted to the MD office Administrative Assistant, thereby freeing resources to focus on other training specific projects. (See Attachment 3: MD Office Information Management Systems Report).

The work included sorting through documents that had been placed on, around, or inside file cabinets in MD office. Each document was scrutinized and then designated to be retired to an offsite location, discarded as trash, or filed in the new system. In total, 302 cubic feet of documents were evaluated. The following table provides an analysis of these files based on cubic feet:

Recommended for Retirement	72
Discarded	96
Current Files Documents Re-organized	111
Homeless Documents Filed	23
Total	302

Documents scheduled for retirement followed strict USAID record management guidelines and required the assignment of disposition numbers available in Handbook 21 and documentation in a series of detailed shelf lists. The QED team assembled thirty-six boxes of retired files at two cubic feet each. The boxes were sent to the Washington National Records Center in Maryland on June 16, 2004 following the approval of the shelf lists by the USAID Records Management Division and the MD staff. Please see attachment 3, MD Information Management Systems Report.

Task Three: Support to USAID Intranet Webpage

The publication of Morning Glory announcements and postings to USAID's Intranet was originally managed by the TA Team. As this task was clearly related to the MD office's communication strategy, the KMC Team incorporated this activity into its task order.

Additional Significant Accomplishments

Beyond the Task Order-specific accomplishments detailed above, the TA Team successfully assisted the transition of four CTOs and two activity managers, and assisted the MD office as in the transition of directors from Kate McKee, to Tim Mahoney, and to Conan French. As an extension of the office, the QED TA Team was able to provide the continuity allowing the MD office to restructure without impacting the delivery of training products.

While the TA Team reported to the task order's CTO, the Team worked directly with each member of the MD office. Since the TA Team worked across all subject areas, its staff was flexible and capable of assisting each MD office member with developing training activities focused on each area of specialization. The Team worked with the CTO to develop a Support Request form for each MD office member to apply for TA support. This guaranteed that TA resources were shared equitably across the three specializations: Enterprise Development, Financial Services, and Enabling Environment.

IV. FINAL STATUS OF DELIVERABLES AND TASKS

The AMAP TA Task Order required the delivery of monthly reports to the CTO. All monthly reports have been submitted. All tasks, including the development of a Training Strategy and logistical support for the Tanzania Value Chain Workshop were completed by April 30th, 2008.

V. LESSONS LEARNED AND RECOMMENDATIONS

Throughout the four years of the project, the TA Team continually self-evaluated project implementation and integrated lessons learned. Key lessons learned include: TA integration with KMC, Identification of key MD stakeholders, and distinguishing between administrative and training support.

The lessons learned have been synthesized into the 2008 MD office Training Strategy (see Attachment One). This strategy builds on the existing integration, cohesion, and synergy of the TA and KMC task orders to disseminate best practices. In addition to the recommendations proposed by the Training Strategy, the TA Team recommends the following steps to improve the MD office's training activities.

Lesson One: Collaboration of Training activities with the Knowledge Management and Communications (KMC) Team is essential to increasing dissemination of best practices

The necessity of integrating KMC tasks with TA task were apparent from the start of the SS Task Orders. Knowledge management tools, in particular the development of online learning tools, are key in leveraging non-classroom based learning. In order to collaborate on activities and guarantee that the training and KMC strategies supported each other, the TA and KMC Teams held joint weekly meetings, and designated specific team members to liaise to each other's teams.

The 2006 "Microenterprise in a Globalizing World: A USAID Learning Conference" (Learning Conference) is a prime example of the importance of integrating the two task orders. Headed by the TA Team, resources for the conference were pulled from both task orders. This was a logical task to share between the two task orders as it drew on the TA Team's strength in adult learning methodology and logistical support as well as the KMC Team's strength in strategy development and communications. The result of this collaboration was a successful event that facilitated adult learning, knowledge sharing, and effective communication within the MED industry.

Other examples of successful integration include the monthly seminar series designed and delivered by the TA Team. The two teams worked closely to capture the dialogue at each seminar and post the audio files on microLINKS. Additionally, practitioners were encouraged to participate in the seminar virtually by downloading the PowerPoint presentation and calling in to the seminar to listen to the presentation and to partake in the question and answer period.

***Recommendation:** Integrate KMC tasks with training activities.*

Integration is essential for the efficient dissemination of best practices. All future training and knowledge management and communication strategies must be integrated and developed in tandem.

Lesson Two: Balance the ad-hoc nature of the TA Task Order with the Training Strategy

The task order permitted great flexibility in the implementation the three support funds and of each training event. This flexibility was excellent in allowing the task order to grow and accommodate the changing needs of AMAP and the MD office. However, the impact of these

funds can be enhanced through a more strategic implementation in line with the Training Strategy.

Recommendation: Integrate the Training Strategy into training events and activities.

The Training Strategy (see Attachment 1) has identified priority audience members to target through training events. The implementation of all future training activities should be designed to reach the primary audience members: EG officers, other earmarked programs, PEPFAR, GDA, Junior officers, local and international NGOS, and local MFIs. Additionally, all events should be coordinated to support the MD office training and KMC strategies.

Lesson Three: Identification of Audience / Stakeholders

The target audience for training events was not always clear

For the first three years of the contract, Training & Admin implemented a USAID Microenterprise Development Scholarship Fund sending participants to leading trainings. After three years of implementation, the team conducted an impact assessment of the fund's efficiency in spreading best practices. The assessment determined that while individuals may have benefited from the training (in terms of increased responsibility, transfer of knowledge to fellow colleagues, and ability to implement specific projects), that those receiving the trainings should not be the primary target for USAID training support.

Lesson Four: Identification of Mission staff training needs

The TA Team developed several learning tools to address the needs of Mission staff. One of the first tools developed was the Mission-to-Mission Study Tour in Uganda. This Study Tour brought Mission staff together from several regional Missions to share and discuss successful approaches to microenterprise development. Replication of this model was attempted in Bolivia, but was never implemented due to a lack of Mission staff commitment. The AMAP Scholarship fund was another tool targeted at addressing Mission staff training tools. However, this scholarship was legally permitted to cover only the tuition costs of the training, and Missions did not have the operating budget to pay for staff travel to the training. Additionally, these trainings, while excellent for practitioners, did not address the specific needs of a Mission officer.

In the third year of the TA Task Order, the TA Team worked with the MD office to develop Regional Value Chain Workshops. These workshops successfully addressed Mission staff and USAID project staff needs in-country. They were conducted in Asia, Sub-Saharan Africa, and North Africa. The workshops brought together project staff to discuss project challenges and work together to develop approaches address each challenge.

Lesson Five: Provide Support at the Institutional Level rather than the Practitioner Level

The TA Task Order awarded scholarships to individual practitioners between 2003 and 2006 to attend trainings provided by leading institutions such as ILO's Boulder Microfinance Program (in Turin), SNHU's Microenterprise Development Institute, Bankakademie, Microfin, CEE/NIS Microfinance Centre, and Springfield Centre. This investment had a positive impact on the individual practitioners who were either USAID Mission staff or employees of USAID

partners. (see Attachment 2: AMAP Scholarship Fund Review) The TA Team learned, however, that the impact was limited to the practitioner and his or her immediate colleagues. The TA Team, after discussions with MD staff and staff of the training institutions, determined that the impact of the same investment would be greater if it was directly provided at the institutional level.

Recommendation: The support funds are best invested as direct support for non-USAID training institutions through collaborated design or refinement of course curricula.

Lesson Six: As the Task Order progressed, resources were better invested in training activities rather than administrative tasks

In the initial two years of the contract, the TA team's key projects were focused on assisting the MD office with administrative tasks including the implementation of an information management system, note taking, and meeting assistance. After several years of support, many of these tasks were transitioned to the MD office's internal administrative support. With this, the training team was then able to focus more resources on the training specific projects such as the regional workshops, seminar series and curriculum development. These projects projected the MD office's influence and served as better investment.

Recommendation: With Administrative Tasks well coordinated and the information management system well developed, MD investment of resources is best spent on Training activities to implement the MD office Training Strategy.

Attachment One: USAID MD Training Strategy

Attachment Two: USAID MD Scholarship Fund Assessment

Attachment Three: USAID MD Information Management Systems Report



■ The difference, proven

**Training Strategy Report
Accelerated Microenterprise Advancement Project
Training and Administrative Task Order**

Prepared by The QED Group, LLC

Under

Contract No. GEG-I-00-02-00024-00

WITH USAID

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Introduction

This document will give USAID/MD the information necessary to develop a Training Strategy. However, the MD office must first determine what its training goals and objectives are for the office and for individual technical areas. Through the writing of this Training Strategy Issues Paper (T-SIP) we have spoken to numerous people, gathered information about 43 trainings, and have had multiple facilitated dialogues and meetings on audience make-up. The T-SIP reveals some obvious truths and also reveals some underlying issues for the office. There is much learning happening in the field of microenterprise development and USAID is seen as a leader on the learning front in some areas.

This Training Strategy Issues Paper was compiled to support USAID/MD's efforts in developing an overall Training Strategy. The process for developing this paper included the collection of information, conducting analysis and facilitating a dialogue that can be used by the office to prepare a comprehensive and actionable Training Strategy.

In order to identify the appropriate comparative advantage that MD has in supporting MED training it was important to first understand what already exists and what is currently being offered by USAID, other donors, and private institutions. The Training Team prepared a review of trainings provided by USAID/MD, other USAID bureaus and by USAID partners. The review was divided into four phases, and has culminated in the delivery of a Training Inventory.

The Training Team interviewed nine members of the MD staff. The team used these interviews to gain further knowledge of existing training we may have overlooked such as Mission sponsored training in particular technical area. We also sought to gain further insight into:

- Who the office understands to be its main training audiences
- How the office understand its training role as a donor and the best way to fulfill that role
- What has worked well and what hasn't worked well in the past
- Who are the office's training collaborators and how to collaborate with them

During the interviews the MD staff members were asked to recommend stakeholders the Training Team should survey as part of this process. Sixteen other USAID staff and partners were surveyed as well as six Mission staff. Those surveys have been a very valuable outside look at how the MD office's training efforts have been perceived and how the training role of MD is understood by its partners.

Once all of this information was gathered and a list of potential partners was developed, the Training Team met with the entire MD office to facilitate an exercise designed to determine the training audience. From this exercise the team was able to group stakeholders into clusters that include the Primary Training Audience, the potential training audience and training collaborators. Our final task for the TSIP was to make recommendations for blended learning that includes in person and e-learning in various forms.

Data Collection

USAID/AMAP Training Support to Date

Through the Accelerated Microenterprise Advancement Project (AMAP) IQC numerous trainings have been conducted and multiple curricula have been developed. Under the AMAP Training and Administrative Task Order (AMAP TA) #XX trainings have been delivered, #XX curricula have been developed, #XX seminars have been produced, and #XX workshops have been supported. In addition #XX people have received full tuition support to attend world class MED training institutes, #XX people have had full travel support to attend learning events as lecturers, presenters and participants, and #XX organizations have been supported in advancing their learning agenda through direct support of curricula development and workshop or conference support. Refer to Appendix A for a full list of AMAP IQC training activities.

Under AMAP TA, the QED Group, LLC developed the Rural and Agricultural Finance (RAF) Seminar Series with support from the MD office. This curriculum was created as a universal approach in flexible modules with an integrated viewpoint of both financial services and value chain sector analysis. Similar RAF curriculum, but tailored for a USAID audience, was developed by DAI under the BASIS IQC. The curriculum was utilized in a Training-of-Trainers training in Mexico and several other workshops. On the enterprise development side, the Value Chain training curriculum was developed. Additionally, three regional value chain workshops took place in Cambodia, Ethiopia, and Egypt. The two ongoing Seminar Series, *Linking Small Firms to Competitiveness Strategies* and *Microfinance Learning and Innovations* have a strong track record of knowledge and best practices dissemination.

The QED Group has managed the Scholarship Fund, the Invitational Travel Fund, and the Support for the Supply of Training Fund under AMAP TA. These three funds are used by the USAID/MD office to support microenterprise development training. The scholarship fund has supported over 150 USAID Staff members and partners from over 50 countries to attend trainings at 13 institutes and programs around the world. The Invitational Travel Fund has been used to fund experts to present at trainings, conferences, seminars, and other events. This has included funding speakers for the Enterprise Development Breakfast Seminar Series and the Microfinance After Hours Seminar Series, the 2006 Learning Conference, the annual SEEP AGM, the Microcredit Summit, USAID/MD's regional Value Chain Workshops, The Microfinance Centre's Annual Conference, The Arab MFI Network- SANABEL's annual conference, CAPAF's Technology Forums, and various other events. The Support for the Supply of Training Fund was used to support the improvement of relevant trainings and knowledge dissemination. This has included outsourcing the delivery of training and training of trainer activities, curriculum development, support for an expansion to new markets, and other knowledge dissemination activities including conference support. For a more detailed description of how these funds were used, refer to Appendices B, C, and D.

Training Inventory

Information regarding the microfinance and enterprise development training activities of training institutes, regional institutes, network associations and local microfinance associations was collected and catalogued in a training inventory. The Training Team, as directed by the SOW, focused on those institutions and organizations that frequently collaborate with the MD office. Thirty-one microfinance programs and courses were compiled for the financial services training inventory. Ten programs and courses were included in the enterprise development training inventory. Twelve areas of interest were considered in the inventory:

Subject Area/ Theme	Audience Level	Length of Training
Training Type	On-line Materials	Geographic Area

Type of Trainers	Language of Training	Cost,
Target Audience	Reach of Training	Accessibility

Enterprise Development. The Enterprise Development Training Inventory includes trainings from the following organizations:

Action For Enterprise	Making Cents
Centro Agronómico Tropical de Investigación y Enseñanza (CATIE)	MDF Training & Consultancy
Centro Internacional de Agricultura Tropical (CIAT)	The SEEP Network
EDA Rural Systems	The Springfield Centre
The ILO’s International Training Center and distance education programs	Southern New Hampshire University

The subject Areas of the trainings included:

Business development ¹	Institutional development ²
Market development	Value chains

Although a higher number of institutions offer training on value chains and market development, as opposed to business and institutional development, it is important to underscore that the methodologies used by these training programs are not completely aligned with the value chain approach and framework that the MD office uses and supports in its enterprise development work. Therefore, the technical approach may not be appropriate for the audiences the MD office chooses to train in enterprise development.

All of the trainings are designed for mid-level practitioners, and half of these trainings also serve the senior level. Only one training is aimed at the new entry-level audience. Four of the trainings target donors, four target government officials, two target the private sector, and one targets central bank representatives. All of the trainings are the traditional face-to-face format. The ILO’s distance learning course even has a classroom component, making it a blended learning approach.

The courses are predominantly geographically located in North America. The other regions of the world are served by one or two courses, with the exception on the Middle East and North Africa. The duration of courses varies ranging from less than one week to up to three weeks. Only the ILO’s distance learning course lasts longer than a month. Several institutions such as Action for Enterprise, EDA Rural Systems, and Making Cents offer various courses throughout the year. However, there are others, for instance, the Springfield Centre and the CIAT & CATIE course which are typically offered on an annual basis.

The tuition for most of the trainings ranges from \$100 to \$500 per day for participants. The Springfield Centre and MDF Training and Consultancy courses surpass this range and are \$630 and \$560/day, respectively.

For the complete Enterprise Development training inventory with further analysis, refer to Appendix E.

¹ Business development subject area includes skills for entrepreneurs such as Business Planning, Accounting & Finance, Marketing, Sales, Operations, IT.

² Institutional development is defined as Human Resource planning and development, staff training, good governance, and strategic planning.

Financial Services. Thirty-three microfinance training providers were captured in the inventory. This includes the most well-known and reputable courses and training programs in the field. Due to the vast number of microfinance trainings, the difficulty of taking stock of every course given at the local level, and the inventory's focus on those that are familiar to and collaborate with the MD office, the inventory does not take into account every microfinance training, but rather those that are most appropriate for this effort.

The length of the courses that were inventories varies. Some are shorter courses that last under a week, such as CGAP, MicroSave, CAPAF, The Microfinance Centre, Sanabel, and SEDPI. Other institutes and university programs require a greater investment of time and resources – The Boulder Microfinance Program in Turin, The Frankfurt School of Finance and Management, The School of Applied Microfinance (SAM), Harvard's Financial Institutions for Private Enterprise Development (FIPED), Southern New Hampshire University's Microenterprise Development Institute (SNHU-MDI), and The Coady International Institute of Saint Francis Xavier University.

Distance learning, though not the principal method of training delivery used, has recently emerged as both a complement and alternative to traditional classroom training. The University of Bergamo, Italy currently has a Masters Program in microfinance with a 2-month distance learning component preceding the 10 month course. RMIT University, Australia offers a post-graduate in microfinance and the Southern New Hampshire University offers a series of on-line courses. As distance learning encompasses any type of learning where the instructor and student are geographically separated, the United Nations Capital Development Fund Microfinance CD-Rom and the Women's World Banking financial risk course are also classified as distance learning opportunities. The Rural Finance Learning Centre and Planet Finance also have on-line self-paced training modules.

The training inventory research suggests the majority of the curriculum is tailored towards finance, institutional development, and product development topics. One-third of those catalogued have basic microfinance training for entry-level practitioners or development professionals with a non-microfinance expertise. Similarly, one-third of the providers offer training on a specialty topic, such as remittances, microinsurance, housing microfinance, Islamic microfinance, donor relations, and other training related to diverse products and their management. In most cases, there are not entire trainings developed on these topics, but rather they are a small piece or module of a larger training agenda. Overall, little training is devoted to innovative practices and new technology in the microfinance field. One exception to this is a course offered at the University of Pretoria as part of its MBA microfinance specialization.³ As other donors and partners continue to forge ahead in the creation, research, and pilots of new and innovative microfinance approaches, tools, and products, this creates a large need for training in this area. Other gaps identified in existing training are trainings on rural agricultural finance as well as impact assessment.

All of the trainings are targeted towards practitioners. Few are tailored for donors, government officials, central bank representatives, or the private sector. One course to note for donors, however, is the CGAP donor course implemented by the Microfinance Management Institute (MFMI). It contains an overview of contemporary microfinance, principles and practical recommendations for how donors can effectively help build financial sectors, criteria for evaluating microfinance projects and investments, and techniques and tools for managing microfinance projects and investments based on their performance.

Eighty percent of the training activities are intended for mid-level managers. The ILO microNOTE #1, "What about the Manager in the Middle?" supports this finding. Nonetheless, the primary

³ Resources from a 2005 version of this course are posted on the Microfinance Management Institute's (MFMI) website.

shortcoming according to the microNOTE is that “there are few opportunities to connect the content of those independent courses to obtain a holistic and coherent overview of microfinance management.” Other training gaps identified in the microNOTE were soft skill training, materials in other languages besides English, affordable opportunities, and timing of the courses. Besides middle management trainings, there are also many courses appropriate for both senior level executives and, although to a lesser extent, new entry professionals.

Cost is also an important area of interest, especially, as many are faced with continually shrinking budgets for training. Training costs for nineteen of the thirty-three training providers were further analyzed and per participant daily costs calculated. Fourteen were not examined in greater detail because the training took place in the past and is currently not being offered, it was a distance learning course and not applicable to calculate a daily cost for, or the cost was simply unknown. The majority of trainings cost between \$100 and \$500 on average per day. Three have costs under this \$100, while four cost over \$500.

For the complete Microfinance training inventory with further analysis, refer to Appendix F.

USAID/MD Interviews

The Training Team obtained input for the training strategy from nine MD office members from August 2007 to June 2008. A summary of responses to questions pertaining to training audiences, delivery, opinions on current and past training and potential partner collaboration are summarized in Appendix G.

The MD office identified potential training audiences and collaboration partners, such as Mission staff, other USAID offices and bureaus, and other USG stakeholders. Not only did the interviews aid in generating a list of partners and other USAID personnel to talk to and survey in a subsequent round of interviews, it also identified the initial stakeholders used in the training audience analysis exercises. These office-wide and technical team facilitated exercises are described in greater detail in the “Determining the Training Audience” sub-section.

When asked about the office’s training role, examples of interviewee responses were research and curriculum development, support for training-of-trainers, partnering with training institutes, and distance learning. Many questions were also posed and pondered by the interviewees themselves. Should the office take on a more direct role in training with Missions and other USG? Should a module be developed to use in existing training? How can the office’s expertise meld with inter-agency collaboration?

The Value Chain Workshops, the RAF curriculum and training, and the Scholarship Fund were among the strengths of past training mentioned by the MD office interviewees. The major weaknesses noted were lack of involvement and collaboration with other bureaus and offices, a need for more in-depth specific courses, and not treating a training as a before, during, and after event.

Other USAID and Partner Surveys

With the information gathered from the USAID/MD interviews, the Training Team developed a secondary tier of key partners and other USAID bureaus and offices to contact. Four sets of similar questions were formulated to target training institutes, NGOs, and USAID/Washington staff. An electronic survey was sent to forty people, of which 40 percent (16) responded. They were asked about their microenterprise training, their impressions of USAID/MD and other training, and their ideas concerning cooperation with USAID/MD on training initiatives. The actual responses are listed in Appendix H.

Approximately half of the respondents were familiar with USAID/MD training. One person in particular responded, “We are familiar with the MD sponsored enterprise development trainings and the less

frequent microfinance trainings, but our actual participation has been very limited.” Those who have collaborated with the office on training had favorable impressions and expressed their desire for further collaboration. This opinion did not represent everyone’s view, as a respondent commented, “We believe our goals and areas of interest are very different than those of the MD office, so it’s difficult to imagine collaborating beyond the current programs that are funded by USAID.

The majority of those surveyed also saw another training role for the MD office beyond what they perceive currently exists. Some of the remarks included, “the MD office should enable organizations to act as learning organizations and to feed this information up to USAID for consolidation and dissemination of lessons learned.” Also, courses on MED best practices and a Training-of-Trainers course in enterprise development were suggested.

USAID Mission Surveys

An electronic survey was sent to fourteen USAID Mission staff members of whom six responded.⁴ The survey was targeted towards those who already have a relationship with the MD office and engage in microenterprise programming. A full report of the responses can be found in Appendix I.

Most importantly, all six respondents would like to collaborate or continue to collaborate with the MD office. Their primary areas of interest are:

- Value chain analysis
- Best practices and innovations in sustainable agricultural production and market development
- Microfinance project design and strategy formulation
- Microfinance best practices and innovations
- Project monitoring and evaluation

The Missions surveyed view the MD office’s role as the entity to assist in identifying training areas, to provide and organize in-depth on various MED topics, and to collaborate with and utilize experienced field staff to deliver training.

Determining the Training Audience

The training inventory gave us a picture of what is currently available in MED training. The next question to be answered is: To whom does USAID/MD have a stake in providing training?

This further analysis of stakeholder groups was also designed to generate data from an office-wide perspective on training audiences, a view that was unable to surface from the individual interviews.

To determine the Training Audience, the Team determined a set of variables that would facilitate the MD office to categorize stakeholders into four distinct training audience clusters. The variables were the level of MED knowledge needed of the stakeholder to perform their job, the level of MED knowledge already acquired by the stakeholder to perform the job, the stakeholder’s level of perceived importance to the MD office, and the MD office’s ability to influence the stakeholder.

The initial list of training stakeholders was formed from the individual interviews between the Training Team and MD. At the start of the group discussion, the facilitator went through the list one by one for the MD office to briefly consider if the stakeholder belonged or if it needed to be broken out into multiple

⁴ Representatives from Haiti, Mexico, Afghanistan, Malawi, Liberia, and Uganda Missions responded.

stakeholders. This was also their opportunity to add other stakeholders to the list. Once the list was finalized, the next step was to poll MD on the four variables for each stakeholder.

Each MD office member was given a set of cards, numbered one to five. In a quick-fire round, the office was asked how they would rank each stakeholder on each variable with 1 being the lowest and 5 being the highest. For instance, if the stakeholder was the USAID AG office, the polling questions were:

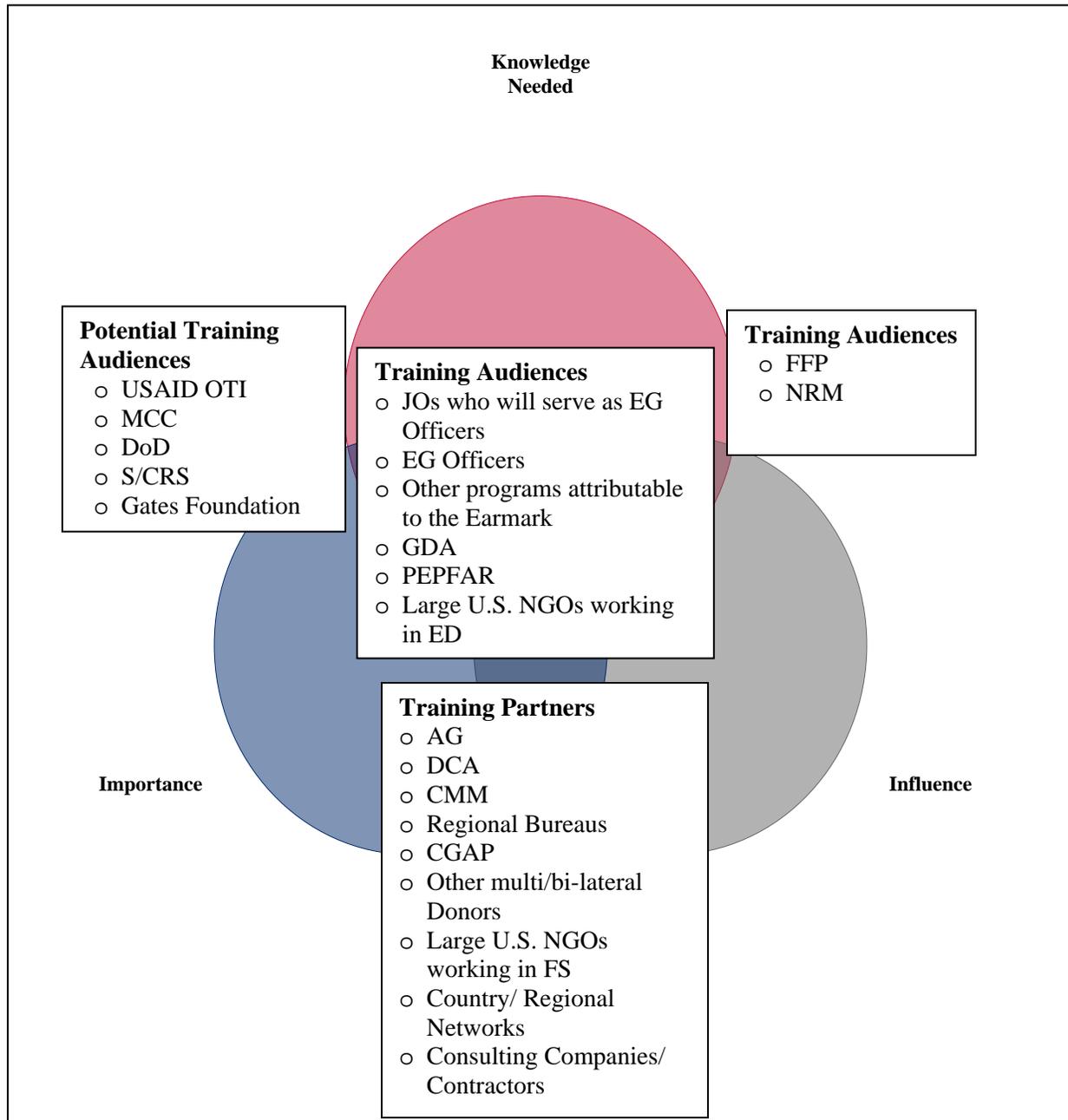
1. What level of MED Knowledge is needed for the USAID AG office to perform their job?
2. What level of MED knowledge has the USAID AG office attained?
3. How do you rank the importance of the USAID AG office to your office?
4. How do you rank your ability to influence the USAID AG office?

As quickly as possible the MD office flashed their votes, which were simultaneously recorded. This process continued until all 34 stakeholders had been voted on for each of the variables. After the discussion, the votes were averaged for each variable across stakeholders. The first two variables were subtracted to produce the knowledge gap. This altered the number of variables in the analysis from four to three – the knowledge gap, level of importance, and ability to influence. By examining all the stakeholders on these three variables, a group of stakeholders emerged as the primary training audience. The stakeholders of this cluster all possess a high average on each of the three variables, translating to they each have a large MED knowledge gap, they are important to the MD office, and they are highly influenceable. Subsequently, the remaining stakeholders appeared in other training audience groupings, such as collaborators, a potential audience, and a secondary audience. The collaborators rank high on importance and ability to influence and low on the knowledge gap. The potential audience cluster contains stakeholders who do have a large knowledge gap and are important, but are more difficult to influence. Lastly, the secondary audience cluster is characterized by stakeholders with a large knowledge gap and MD finds them easy to influence, but not as important to the objectives of the office. Figure 1 illustrates this training audience segmentation that was derived from the averaged opinions of the MD office.

The division of training audiences allows the MD office to focus and tailor their training efforts strategically. For example, an activity with a stakeholder in the potential training cluster may be a meet and greet event to form a better relationship between MD and the stakeholder; this event could lead to greater influence. Action taken with a member of the primary training group may involve the development of curriculum, delivery of an in-person training, and creation of a community of practice. Each training audience cluster will relate to the MD office on training differently. It may also be the case that MD will work slightly different with stakeholders of the same cluster, but there are still general assumptions that can be applied to the audience clusters.

To further develop the training strategy and specific training ideas related to the stakeholders, the audience analysis was shared and discussed among the office technical teams – Financial Services, Enterprise Development, Conflict, and PASSN. These meetings were facilitated in a similar manner. The Financial Services and Enterprise Development team meetings began with an overview of results from the training inventory. (footnote to refer to appendix) The remainder of the meeting was devoted to the outcome of the office-wide training audience analysis. The teams confirmed what was logical for their technical area, and when it was necessary, adjusted how the stakeholders were grouped. For example, “Local MFIs” did not suit the primary training audience for Enterprise Development, thus it was shifted to a different audience category. By the end of the team meetings, a wide-ranging list of potential ideas of how to work with the stakeholders on training and next steps to take was developed.

Figure 1: MD Office-wide Perspective on Training Audience Segmentation



Results: Enterprise Development Target Training Audiences and Objectives

Table 1: Enterprise Development Training Audiences

Training Audiences	Potential Training Audiences	Training Partners
Junior Officers who will be EG Officers	USAID GDA	USAID DCA
EG Officers	Consulting Companies / Contractors	USAID CMM
USAID FFP	Millennium Challenge Corporation (MCC)	CGAP
USAID NRM	U.S. Department of Defense	Other multi/bi-lateral Donors
Other programs attributable to the Earmark	The Gates Foundation	Large U.S. NGOs working in FS
PEPFAR		Country/ Regional Networks
Large U.S. NGOs working in ED		
Local NGOs working in ED		

Gap Analysis and Recommendations: US/DC-Based Audiences

Existing: seminars, materials developed under AMAP, audio seminars, check for more with ACDI/VOCA

GAP: no face-to-face VC 101; no distance learning 101

Recommendations:

JO (basic)

- Need to consider: dependent on what existing training structure?, time
- connect with existing formal training; build on the time they are in DC (add-on module and/or stand alone)
- seminars/ other learning events
- build and foster communities to last beyond their time in DC to continually update on training opportunities
- fold into EG Officer training activities

NRM, FFP, PEPFAR (basic)

- Need to consider: in DC, limited time, not priority focus, little incentive
- Face-to-face training (doesn't rule out DL)
- Connect with their existing training
- Create VC technical training courses with subject matter experts (e.g. HIV/AIDS (build on and adapt previous developed DAI curriculum), NRM, Food Security and Conflict

- These would last 1-2 days and consist of a before, during, and after phase

Large US ED NGOs (advanced)

- Create community around breakfast seminar attendees
- Connect into existing platforms

Gap Analysis and Recommendations: Field-Based Audiences

Existing: downloadable material, previous/ future workshop, audio PPTs from seminars

GAP: no distance learning, unsure about future classroom training

Recommendations:

OPAEM, FFP-Field (basic)

Local ED NGOS, Lg ED NGOs, OPAEM, FFP/field, EGOs (advanced)

- Need to consider: lack of time, language, funding, for some not primary focus, internet connectivity, firewalls
- Invite to DC trainings
- Basic self-paced MED in a box for 101 audience
- Mix of synch/ asynch web-based training w/ facilitation “MED in the field for non-MED specialists” (possible translation to other languages)
- Develop face-to-face classroom MED training to add-on to other longer technical trainings (FFP, EG) 2 days
- Provide funding for local partners to attend other trainings
- Continue to build VCG

Results: Financial Services

Target Training Audiences and Objectives

Table 2: Financial Services Training Audiences

Training Audiences	Potential Training Audiences	Training Partners
Junior Officers who will be EG Officers	USAID OTI	USAID AG
EG Officers	Millennium Challenge Corporation (MCC)	USAID DCA
FFP Officers	U.S. Department of Defense	USAID CMM
Other programs attributable to the Earmark	U.S. Department of State Office of the Coordinator for Reconstruction and Stabilization (S/CRS)	USAID Regional Bureaus
USAID FFP	Overseas Private Investment Corporation (OPIC)	Consulting Companies/ Contractors
USAID NRM	The Gates Foundation	CGAP
USAID GDA	Other philanthropists	Other multi/bi-lateral Donors
PEPFAR		Large U.S. NGOs working in FS
Large U.S. NGOs working in ED		Country/ Regional Networks
Local U.S. NGOs working in ED		
Local MFIs		

Gap Analysis and Recommendations: US/DC-Based Audiences

Existing: basic distance learning, CGAP course (\$900/person), training exists for more established practices

GAP: Few DC-based basic; no low-cost basic, no advanced training in innovative MF - m-banking, etc.

Recommendations:

JO

- Need to consider: dependent on what existing training structure?, time
- connect with existing formal training; build on the time they are in DC (add-on module and/or stand alone)
- seminars/ other learning events
- build and foster communities to last beyond their time in DC to continually update on training opportunities
- fold into EG Officer training activities

NRM, FFP, GDA, PEPFAR

- Need to consider: in DC, limited time, not priority focus, little incentive
- DC MF-101 for USAID audience, modules on food security, HIV/AIDS, NRM, GDA, conflict

Large US ED NGOs (advanced)

- Connect with DC-based course

Gap Analysis and Recommendations: Field-Based Audiences

Existing: basic distance; CGAP course

GAP: no advanced training in innovative MF - m-banking, etc.

Recommendations:

OPAEM, FFP-Field (basic)

Local ED NGOS, Lg ED NGOs, OPAEM, FFP/field, EGOs, Local MFIs (advanced)

- Need to consider: lack of time, language, funding, for some not primary focus, internet connectivity, firewalls
- Basic MED
- Provide funding for courses like the CGAP donor course
- Create online self-paced innovative MF course with other donors, especially CGAP and MFMI

Results: Poverty Analysis and Social Safety Net (PASSN) Target Training Audiences and Objectives

Table 3: PASSN Training Audiences

Training Audiences	Potential Training Audiences	Training Partners
Junior Officers who will be EG Officers	USAID OTI	USAID DCA
EG Officers	Millennium Challenge Corporation (MCC)	USAID CMM
FFP Officers	U.S. Department of Defense	Consulting Companies/ Contractors
EG Officers in the Regional Bureaus	U.S. Department of State Office of the Coordinator for Reconstruction and Stabilization (S/CRS)	CGAP
All offices in USAID EGAT	UN World Food Programme	Other multi/bi-lateral Donors
USAID NRM	The Gates Foundation	Large U.S. NGOs working in FS
USAID GDA		Country/ Regional Networks

Gap Analysis and Recommendations: US/DC-Based Audiences

Existing: none?

GAP: no training

Recommendations:

JO

- Need to consider: dependent on what existing training structure?, time
- connect with existing formal training; build on the time they are in DC (add-on module and/or stand alone)
- seminars/ other learning events
- build and foster communities to last beyond their time in DC to continually update on training opportunities
- fold into EG Officer training activities

NRM, FFP, GDA

- short DC-based open course with experts from various sectors
- Needs a communications strategy more than training to get message across

EGAT (inc. EG and AG), EGOs in RBs (advanced)

- Short 201 course (pre-requisite – EG background)
- The 101 course
- Seminar series with examples from different sectors

Gap Analysis and Recommendations: Field-Based Audiences

Existing: none

GAP: no training

Recommendations:

OPAEM, FFP-Field (basic)

FFP/field, EGOs, OPAEM (advanced)

- Need to consider: lack of time, language, funding, for some not primary focus, internet connectivity, firewalls
- Priority is communications strategy
- Online self-paced modules

Results: Conflict

Target Training Audiences and Objectives

Table 4: MED and Conflict Training Audiences

Training Audiences	Potential Training Audiences	Training Partners
Junior Officers who will be EG Officers	USAID EG	USAID AG
EG Officers in the Regional Bureaus	USAID OTI	USAID DCA
USAID FFP	USAID DCOF	USAID CMM
USAID EG	USAID GDA	Consulting Companies/ Contractors
USAID AG	PEPFAR	CGAP
USAID NRM	U.S. Department of State Office of the Coordinator for Reconstruction and Stabilization (S/CRS)	Large U.S. NGOs working in FS
U.S. Department of Defense		Country/ Regional Networks
Large U.S. NGOs in ED		
Local NGOs in ED		
Local MFIs		

Gap Analysis and Recommendations: US/DC-Based Audiences

Existing: materials being developed, ILO materials for MF (Banyan)

GAP: no courses face-to-face or distance

Recommendations:

JO

- Need to consider: dependent on what existing training structure?, time
- connect with existing formal training; build on the time they are in DC (add-on module and/or stand alone)
- seminars/ other learning events
- build and foster communities to last beyond their time in DC to continually update on training opportunities
- fold into EG Officer training activities

FFP, NRM, DoD

- VC in Conflict training
- Module in FS training
- Tie into Leavenworth training
- Face-to-face and distance learning
- MED and conflict in a box (basic modules, good practice briefs, scenario testing, case studies)

EG, AG, DoD, EGOs in RB, Lg NGOs in ED (advanced)

- VC in conflict
- short MED and conflict course with before, during, and after components

Gap Analysis and Recommendations: Field-Based Audiences

Existing: materials being developed, ILO materials for MF (Banyan)

GAP: no distance learning, no ongoing or scheduled courses

Recommendations:

OPAEM, FFP-Field, those in conflict, DoD, local MFIs (basic)

Local ED NGOS, Lg ED NGOs, Local MFIs, those in conflict, DoD (advanced)

- Need to consider: lack of time, language, safety/security, funding, for some not primary focus, internet connectivity, firewalls
- MED and conflict in a box self-paced modules and face-to-face
- Training certification?

Results: EE

Target Training Audiences and Objectives

- USAID long-term Mission Staff, PSCs, FSNs,
- USAID new hires
- NGOs, partners, contractors, etc. as a secondary audience

Gap Analysis and Recommendations: US/DC-Based Audiences

Existing: Bizclear Training

GAP: see below

Recommendations: see below

Gap Analysis and Recommendations: Field-Based Audiences

Existing: ILO Summer Academy on Sustainable Enterprise Development (EE learning track); ITCILO/Boosting employment through small enterprise development (SEED Programme) training package on creating an enabling environment for small enterprise development; Bizclear Training; IFC training events around the MENA Doing Business Better Program, BEE module in VC training

GAP: very theoretical, need to be more tool-based, one good way to look at BEE is to start with the value chain and not many do this

Recommendations:

- Training on RIA and other assessment tools
- Focus on implementation, not theory
- Continue to have a BEE element in VC training

Appendix A: AMAP IQC Training Activities

Financial Services Consortium

- Development of Rural and Agricultural Finance (RAF) Curriculum, 2004 (AMAP TA)
- USAID MD office and Office of Agriculture RAF Training, 2004 (AMAP TA, BASIS)
- Financial Innovation: Youth and Microfinance Workshop, July 2005 (AMAP FS)
- Microfinance and HIV/AIDS, Defining Options for Strategic and Operational Change: A workshop for MFI staff, July 2005 (AMAP FS)
- Legal and Regulatory Reform for Access to Finance Training Module, November 2005 (AMAP FS)
- RAF Training of Trainers in Mexico, April 2006 (AMAP TA)
- Rural and Agricultural Finance Workshop in Mexico, May 2006 (AMAP TA)
- Developing and Financing Value Chains: Increasing their Productivity to Reduce Poverty Workshop held in Mali, April 2007 (AMAP TA and AMAP FS)
- 3 workshops on microenterprise and economic growth in conflict-affected areas, 2006, 2007 (AMAP FS)
- Defining Options training: a course to assist MFIs with strategic and operational planning and response to working in HIV/AIDS affected communities. Presented in Kenya and Mozambique (140 participants) (FSKG)
- Agricultural Value Chain Finance Role Play Training. Presented in Washington DC (40 participants) and Haiti (30 participants) (FSKG)
- Rural and Agricultural Finance Training: Training of Trainers presented in Washington DC. Training. Presented in Kenya, South Africa, and Eastern Europe. (over 275 participants) (BASIS)
- 20 Microfinance After Hours Seminars from 2005 to 2008 (As of 02/08 AMAP TA)

Enterprise Development Consortium

- Value Chain Training Curriculum, 2004-2006 (AMAP BDS, AMAP TA, AMAP KNP2)
- Regional Value Chain Workshops (AMAP BDS, AMAP TA, AMAP KNP2)
 - Phnom Penh, Cambodia, March 2007
 - Addis Ababa, Ethiopia, June 2007
 - Cairo, Egypt, December 2007
- 30 Seminars in the series “Linking Small Firms to Competitiveness Strategies Breakfast Seminars”, 2005-2008 (AMAP TA, AMAP BDS, Other Partners)

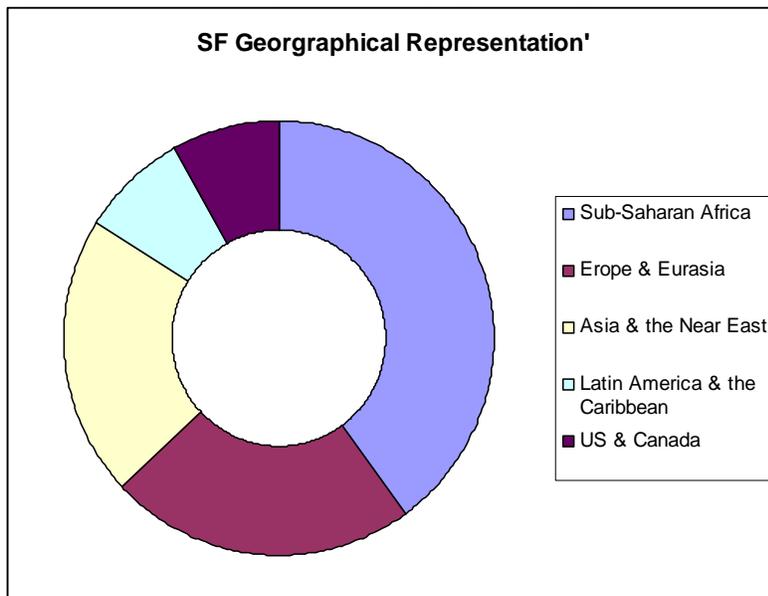
Enabling Environment Consortium

- Presentations at EG Trainings
- Presentations at Value Chain Workshops in Cambodia and Egypt
- 2 Breakfast Seminar Series presentations

Appendix B: The Scholarship Fund

The scholarship fund has supported 157 USAID Staff members and partners from over 50 countries to attend premier trainings around the world. These trainings have provided USAID Staff and partners with valuable skills and tools that allowed them to contribute back to their organizations. Of the thirteen supported institutions, nine focus on microfinance training, while just four cater towards the enterprise development field. Over the 2003 to 2006 period, the percentage of scholarship recipients from USAID fell from 33 percent to 4 percent. At least part of the decline has been caused by a lack of travel funds. More recipients were from the Sub-Saharan Africa region (40 percent) than any other region. This was followed by Europe & Eurasia (23 percent) and Asia & the Near East (21 percent). The Latin American and Caribbean region was the least represented with 8 percent of participants and the remaining handful were from the United States and Canada.

Figure B1: Scholarship Fund Geographical Representation



The number of participants funded by the Scholarship fund, and the location, cost, and duration of the training attended is summarized in Table B1.

Table BI: No. of Participants, Location, Duration, and Cost of Training supported by the Scholarship Fund

Institute	Years Supported	Country	Amount of Support	# of Participants	Average Cost Per Participant	Average Days	Average Cost Per Participant Day
Action for Enterprise	2004-2006	Ghana, Senegal, Thailand, USA	\$29,800	20	\$1,490	5	\$298
Bankakademie	2004-2006	Germany	\$46,509	10	\$4,651	10	\$465
Boulder Microfinance Program	2003-2006	Italy, USA, Thailand	\$116,620	37	\$2,844	12	\$237
FIPEd	2005, 2007	USA	\$15,400	2	\$16,450	10	\$1,645
ILO MOSBDS Online Course	2006	N/A	\$1,590	1	\$1,590		
MDI SNHU	2003-2006	USA	\$52,200	17	\$3,070	13	\$236
MDI South Africa	2004-2006	South Africa	\$24,092	10	\$2,409	15	\$161
Microfin	2005-2006	Peru, Guatemala, USA	\$4,590	4	\$1,147	5	\$229
Microfinance Centre	2005-2006	Kazakhstan, Tajikistan, Georgia, Serbia	\$5,550	8	\$694	4	\$173
Sanabel	2006	Lebanon	\$175	1	\$175	4	\$44
School of Applied Microfinance	2005-2006	Kenya	\$36,000	11	\$3,273	10	\$327
SEEP BDS Course and TOT	2003	USA	\$50,000	20	\$2,500	6	\$417
Springfield Centre	2003-2006	UK	\$84,195	17	\$4,953	13	\$381
TOTAL EXPENDED			\$466,721	157			

Table B2 provides information on the course subject, the target audience, and the trainers for each of the training institutes supported through the use of this fund from 2003-2006.

Table B2: Scholarship Fund Details

Institute	Course Subject	Target Audience	Trainers
Action for Enterprise	Value Chain design. The training is divided into six components that each focus on a different stage of the value chain design process.	The ideal student is one who is involved in the intervention design process. Curriculum is designed for practitioners who are mid to senior level program associates.	Trainers are always AFE staff—primarily Henry Panlibuton and Eric Derks. AFE invites a guest speaker from the private sector to discuss their work with microenterprises.
Bankakademie	Microfinance. The course is divided into five half day to a day and a half blocks. The blocks are: Marketing, Risk Management, Profitability Management, and illustrated through case studies.	Mid-level MFI Managers. Attended by 25 mid-level managers who are in the position to implement policies at their organization	Training is conducted by a rotating staff of Bankakademie staff and consultants who present for a day or a day and a half. Trainers are primarily from the commercial banking background with some MF experience.
Boulder Microfinance Program	Interest Rate Risk Assessment, Equity, Financial Management/ Securing Debt Financing, Interest Rate Assessment/ Managing Assets and Liabilities, Microfin course (all day)	The training has become more focused on donors and central bankers. An ideal participant is someone who is "up and coming" and can make a difference. It is a person who is connected and has a community to interact with. Donors and NGO staff alike find the training beneficial.	The majority of trainers have experience in microfinance.
FIPED	This two-week program is designed to aid participants in the sustainable provision of financial services for micro, small, and medium enterprises (MSMEs). FIPED presents participants with an opportunity to learn from the successful experiences of other countries. The course shows how to design appropriate financial instruments and to adopt market-oriented management approaches to serve the needs of MSMEs.	This program is aimed at professionals working in the areas of microenterprise finance and commercial banking for small- and medium-sized businesses.	FIPED faculty includes well-known professionals from Harvard University and experienced practitioners from premier financial institutions
ILO MOSBDS Distance Learning Course	The distance education training programme on Market Oriented Small Business development Services (MOSBDS) is the internet version of the ILO's successful training programme "How to become a better business adviser."	The course is highly relevant for professionals in the fields of: Micro, Small and Medium Enterprise development, Private Sector Dev. Economic Reconstruction, Local Economic Development and livelihoods, Employment and Microfinance.	The leader of the program has experience as technical adviser, project manager and consultant for the design, implementation and evaluation of enterprise development projects.
MDI SNHU	The program is also a component of a Masters program. Six tracks are offered: Pro poor market development; Intro to MF; Institutional Mgmt; Financial Planning and Monitoring; Client Assessment Track; MF Methodologies Track	It is for new to mid-level practitioners. The majority of participants have extensive field experience and are mid-level in their career.	The majority of MDI trainers are leading experts and practitioners who visit MDI for the length of their program and are not on staff at Southern New Hampshire. Other staff have extensive experience in distance learning program management and facilitation.

Appendix C: The Invitational Travel Fund

The use of Invitational Travel funds are governed by ADS 522.5.12. Invitational Travel funds are authorized for non-government employees, either U.S. or foreign citizens, who do not receive any type of compensation from the U.S Government. The funds can be allocated for individuals traveling to any location “to serve as lecturers, attendants, or participants at a conference or meeting, or to furnish information concerning their specialized fields of discipline or activity.” However, the travel must be determined to be essential to the interest of the Agency. Funds cannot be used for to pay for any participant coming to the U.S. for any formal or informal learning objective.

Since 2004 the Invitational Travel funds have been used under AMAP TA to fund experts to present at trainings, conferences, seminars, and other events. This has included funding speakers for the “Linking Small Firms to Competitiveness Strategies” Breakfast Seminar Series, the “Microfinance After Hours” Seminar Series, the 2006 Learning Conference, the SEEP Conferences (2004, 2005, 2006), the Microcredit Summit, USAID/MD’s Value Chain Workshops, and various other events.

A usage summary of the Invitational Travel Fund is displayed in Table C1.

Table C1: Invitational Travel Fund Summary

Year	Organization/ Event	Amount
2004	DAI Morocco	\$6,201.90
2004	MEDA Canada	\$2,483.52
2004	Microcredit Summit 04	\$5,819.10
2004	OICI Travel to Guinea	\$2,594.25
2004	SEEP Conference	\$5,939.86
2005	AFRACA	\$10,000.00
2005	After Hours Seminar	\$567.00
2005	Green Microfinance	\$1,956.00
2005	IDB Bolivia	\$7,314.32
2005	USAID/SEEP Pro Mujer presentation	\$1,893.40
2006	Breakfast seminar	\$496.60
2006	Learning Conference	\$96,858.14
2006	SEEP Conference	\$2,139.99
2006	Microcredit Summit 06	\$4,193.26
2006	PASSN Conference	\$3,215.09
2006	Sanabel	\$11,824.04
2007	Cambodia VC Workshop	\$1,623.00
2007	Ethiopia VC Worrkshop	\$2,144.28
2007	After Hours Seminar	\$745.75
2007	Breakfast seminar	\$2,242.87
Total		\$170,252.37

Appendix D: The Support for the Supply of Training Fund

The Support for the Supply of Training Fund, or the Support Fund, was designed to target support to training institutes in order to improve the supply of relevant trainings and knowledge dissemination. This has included outsourcing the delivery of training and training of trainer activities, curriculum development, support to expanding to new markets, and other knowledge dissemination activities including conference support.

The largest payment was made to the Microfinance Center (MFC). USAID/MD directed QED to pay this amount for the 2003 MFC Conference that took place before QED had the AMAP TA contract. AMAP TA also provided significant support for the 2006 MFC Conference, the 2005 SANABEL Conference, and the 2004, 2006, and 2007 SEEP Conferences. The remainder of the funds were used for workshops, trainings or other events.

A summary of recent activity for the Support for the Supply of Training Fund is profiled in Table D1.

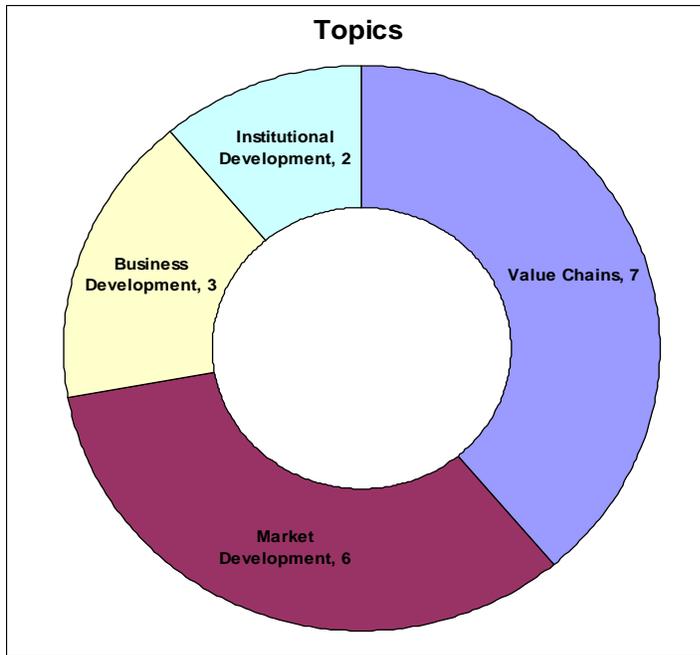
Table D1: Support for the Supply of Training Fund Summary

Year	Organization	Amount
2004	Microfinance Centre	\$73,795.26
2004	FIT Uganda	\$5,000.00
2004	SEEP Network	\$3,000.00
2006	World Vision	\$25,947.00
2005	MicroCredit Summit	\$4,180.90
2005	Guinea-Pride	\$3,000.00
2005	SANABEL	\$25,000.00
2006	Microfinance Centre/Poland	\$50,000.00
2006	CAPAF/Technofoire	\$7,300.00
2006	CAPAF	\$25,073.05
2006	SEEP AGM	\$15,000.00
2007	SEEP AGM	\$25,000.00
Total		\$262,296.21

Appendix E: Enterprise Development Training Inventory

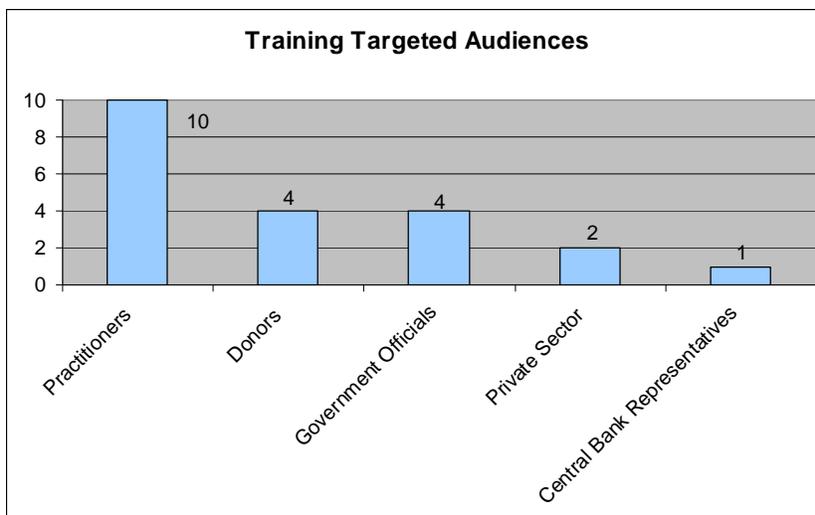
- Nine Enterprise Development Training Institutes/ Programs/ Courses were catalogued in the inventory.
- Value Chains and Market Development are the most popular subject themes covered in training, covered by 2/3 of the institutions. Only three (33%) have specific courses in Business Development and two in (22%) institutional development.

Figure E1: Enterprise Development Training Topics



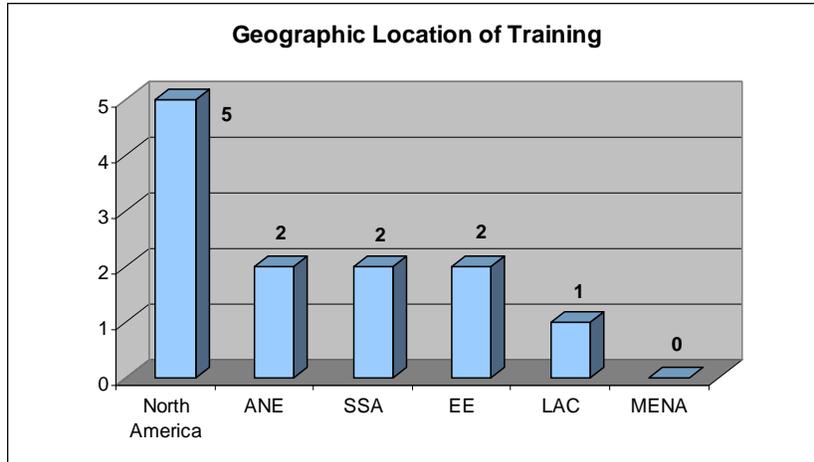
- All of the trainings are designed for the mid-level practitioner community. Four target donors, four target government officials, 2 target the private sector, and one targets central bank representatives. Half of those that do cater to the mid-level also serve the senior level. And, only 1 training is aimed at the new entry-level audience.

Figure E2: Enterprise Development Training Targeted Audiences



- Most (4) take place in North America, followed by 3 in Europe and Eurasia. Both Sub-Saharan Africa and Asia and the Near East have 2 different trainings. Latin America and the Caribbean has the least amount of training with just one program being offered.

Figure E3: Geographic Location of Enterprise Development Training



- All of them offer training in a course format, 2 offer distance learning, 1 offers a training of trainers.
- None of the institutes offers training in a workshop setting.
- 2/3 of them use permanent staff to train, half use consultants, and just one has certified staff.
- Only the SEEP Network has online materials, and they are in English.
- 8 (89%) have training in English, 2 in Spanish, 2 in French, and 1 in Arabic.
- 4 of 9 are annual courses, while the remaining 5 are at various times over the year.
- 4 last less than a week, 4 last between 1 and 3 weeks, and the ILO program lasts more than 1 month.
- The majority (7) cost between \$1,000.00 - \$4,000.00. Three training programs are offered at below \$1,000.00. See table E1 for daily cost averages.
- Training programs that choose participants based on selective criteria provided in an application make up just under half (44%) of those inventoried. Conversely, those with open-enrollment programs account for 56% of those in the sample.
- 6 other donors, training institutes, networks, and resource centers have resources on-line.

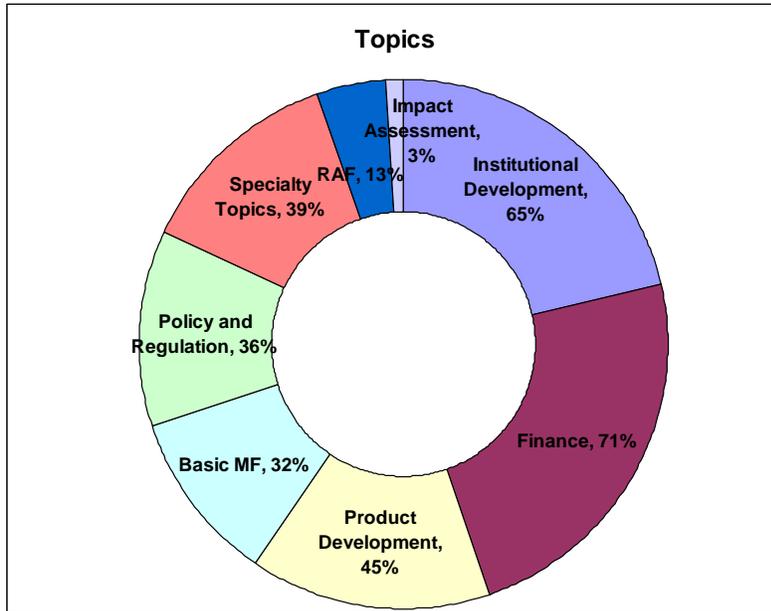
Table E1: Enterprise Development Training Cost Averages and Daily Averages

	Average Training Cost	Average # of Days	Cost per Participant Day	Notes
Southern NH University	\$2,200	14	\$157	
EDA Rural Systems PVT LTD	\$685	4	\$171	
Center for Tropical Agricultural Research and Higher Education (CATIE) & International Center for Tropical Agriculture (CIAT)	\$1,950	10	\$195	* includes food, accomodation
Action For Enterprise	\$1,500	5	\$300	
International Labour Organizaton (ILO) International Training Centre	\$1,644	5	\$329	
MDF Training and Consultancy	\$2,800	5	\$560	
Springfield Center for Business in Development	\$6,300	10	\$630	
International Labour Organizaton (ILO) Distance Learning	\$2,300	n/a	n/a	

Appendix F: Microfinance Training Inventory

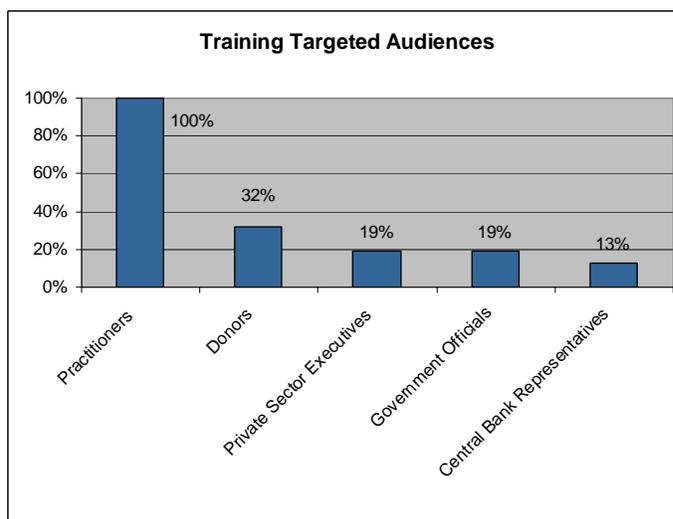
- The majority of training institutes include institutional development (65%) and finance topics (71%) in their curricula. While just under half incorporate product development themes (45%) in training. Approximately one-third of training programs provide training in basic microfinance (32%), policy and regulation (36%), and specialty topics (39%) (e.g. remittances, microinsurance, housing microfinance, conflict and microfinance, youth and microfinance, donor relations). Only a handful addresses rural agriculture and finance (13%), and just one (3%) engages in impact assessment training.

Figure F1: Microfinance Training Topics



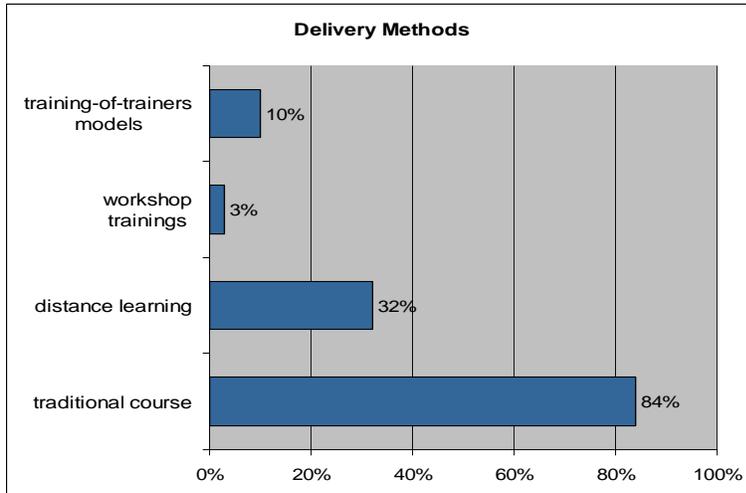
- All the trainings are designed for the practitioner community. Other audiences are targeted considerably less – donors (32%), private sector executives (19%), government officials (19%), and central bank representatives (13%).

Figure F2: Microfinance Training Targeted Audiences



- The most common delivery method is the traditional course (84%). While distance learning (32%) is significantly less used, it ranked second in terms of frequently used method. Just one institution in the inventory offers workshop trainings (3%), and a few use training-of-trainers models (10%).

Figure F3: Microfinance Training Delivery Methods



- Eighty percent (25) of the training activities are intended for mid-level managers. Sixty-five percent (20) are appropriate for senior level executives. Half of the trainings (16) are for both mid-level and senior level executives. Just twenty-five percent (8) cater to new or entry-level audiences.
- Half of the trainings catalogued are offered on an annual basis, while the remaining 50 percent are offered at various times throughout the year or are different courses offered during the year.
- Most of the training activities are carried in English (80%). Five of these 25 (16%) are executed in English, Spanish, and French. In sum, nine trainings (29%) are in Spanish and eight (26) are in French. The Microfinance Centre offers courses in Russian, and Sanabel offers some in Arabic.
- Six institutions (19%) have on-line materials in English, and four of these have on-line materials in a language other than English. Six institutions (19%) in total have materials in other languages besides English.
- Most of the courses are less than a week long (45%). However, this is closely followed by those that last between 1 and 3 weeks (36%). Eight institutions (26%) offer courses which last longer than 1 month.
- In terms of geographic region where these trainings are held, 11 (36%) are in Sub-Saharan Africa, 10 (32%) in North America, 8 (26%) in Latin America & the Caribbean, 8 (26%) in Asia and the Near East, 6 (19%) in Europe and Eurasia, and 2 (7%) in the Middle East and North Africa.
- 12 (39%) of training programs cost less than \$1,000.00. Although, this is closely followed by those (32%) that charge between \$1,000.00 and \$4,000.00. Just five institutions offer training at no cost and even fewer (4) offer courses so expensive that they surpass the \$5,000.00 mark. See table F1 for daily cost averages.
- Training programs that choose participants based on selective criteria provided in an application make up about half (55%) of those inventoried. Conversely, those with open-enrollment programs account for 45% of those in the sample.
- 17 other donors, training institutes, networks, and resource centers have resources on-line.

Table F1: Microfinance Training Cost Averages and Daily Averages

	Average Training Cost	Average # of Days	Cost per Participant Day	Notes
Vietnam Development Information Center	\$117	5	\$23	
Social Enterprise Development Partnerships (SEDPI)	\$200	3	\$67	
Indian School of Microfinance for Women	\$1,000	12	\$83	* includes lodging
Coady International Institute, Saint Francis Xavier University	\$2,000	15	\$133	
Tata-Dhan Academy (Dhan Foundation)	\$750	5	\$150	* includes food, accomodation
Microenterprise & Development Institute-Africa (MDI-Africa)	\$2,200	14	\$157	
Southern NH University (MDI)	\$2,200	14	\$157	
EDA Rural Systems PVT LTD	\$685	4	\$171	
The Applied Microfinance Institute - India	\$1,800	10	\$180	* includes food, accomodation
MICROFIN	\$900	5	\$180	
INCAE Business School and la Red Financiera Rural de Ecuador	\$3,500	16	\$219	
The Academy for Microfinance Development in Asia (AMiDA)	\$2,500	10	\$250	
Boulder Institute for Microfinance	\$4,800	15	\$320	
Echange	\$325	n/a	n/a	
School of Applied Microfinance (SAM)	\$4,500	10	\$450	* includes food, accomodation
Springfield Centre for Business in Development	\$6,300	10	\$630	
Frankfurt School of Finance & Management (formerly Bankakademie)	\$9,000	12	\$750	* includes food, accomodation
Harvard's Financial Institutions for Private Enterprise Development (FIPED)	\$8,900	10	\$890	* includes food, accomodation
HBS-ACCION	\$6,850	5	\$1,370	* includes food, accomodation
University of Bergamo and CIPSI	\$9,300	n/a	n/a	* scholarships available

Appendix G: USAID MD Interviews

Audience

Every MD office member singled out USAID Mission staff as an audience to serve through training. Less than half of the interviewees mentioned USAID/Washington as a potential target audience. A few pointed out the increased number of new staff at USAID as grounds for more training for the Missions and USAID/Washington, given the lack of knowledge and misperceptions among the new USAID staff. “It is important that we get them before they go of to the field, possibly in Junior Officer training,” stated an interviewee.

It was consistently noted that Mission staff in charge of microenterprise programming do not have specific technical knowledge or know where to seek the best resources. Many noted this as an opportunity for USAID/MD to step in and provide training to these generalists on the fundamentals of microenterprise development (including Financial Services and Value Chains) and on the design and management of Microenterprise projects. In addition to Mission staff, most agreed that USAID Washington staff were also a primary audience. The USAID Economic Growth training was mentioned as an opportune place to incorporate such training.

The majority also agreed that currently funded partners, practitioners, and other USG agencies should be a secondary target audience. In particular, one noted the need for the middle management layer of MFIs to be strengthened. As for the training institutes, most staff who were interviewed felt that the MD office should continue to support them through means other than creating training and curricula, noting that organizations, networks and institutions need to share investment with the donor. One respondent posed the question, “How can we make training more accessible and enter into structures or arrangements that would have more shared investment between the donor and the MFI, instead of us paying the tuition?” In terms of targeting microenterprise training towards other USG departments, the Department of Defense was identified as having a high level of unmet demand. As the military is eager for microenterprise programming knowledge, it will not be difficult to gain buy-in from them; the difficulty will lie in training them how to use the knowledge.

Training Delivery

The interview results indicted that the role for the MD office in terms of training is: research and curriculum development; support for training of trainers: distance learning; and partnering with training institutes.

It was pointed out that at the practitioner level, there is already a good supply of trainers and institutions, but they often lack quality materials. USAID/MD’s role is better suited to help these players develop improved materials or provide them with materials they can adapt to their needs. This is especially true for enterprise development training due to the fewer number of existing quality trainings in this field. A critical step is measuring the demand for the training curriculum and knowing who the audience is and how they will use the knowledge. Content development should focus on more than just basic microfinance and enterprise development fundamentals; it should be expanded to more specialized topics (e.g. remittances, linkages to economic recovery, social indicators, new technology applications, etc.).

Many conveyed that more advanced topics should be covered at the Mission level. It was stated that USAID/MD should have a greater role in providing training to the Missions opposed to the other audiences, because of the need to design better programs. In particular, another noted, “In order to advance microenterprise practices more emphasis needs to be placed on project design and monitoring and evaluation.”

In terms of delivering training to USAID and other USG staff, one idea shared was a compartmentalized approach to training delivery. First, a USAID internal module would be developed and then restructured to reach out and adapt to other audiences (i.e. Missions, partners, and other USG). Other ideas were to create a “microlight” and “microlong” training versions or to have a stand alone module that would last at least two days and which the broader macro lessons could be incorporated into the EG training. Also, several noted there should be more ways than just through the EGAT Bureau to deliver training to other USAID staff.

This interview question also stirred up thoughts on USAID/MD’s larger role in learning and how they are to add value to training by linking the training to knowledge management strategies and approaches. Peer learning was cited as an interest to pursue. Many spoke of microLINKS as a dissemination platform for training, in both synchronous and asynchronous formats. One commented that having curriculum posted could minimize MD’s role of providing technical assistance to partner institutions.

Mission sponsored MED trainings

The majority of interviewees were unaware of any training going on at the Mission level, though it was speculated that the larger Missions may have MED training. The only training specifically mentioned were those carried out in Washington D.C., such as CTO and the EG Officer trainings. Another took this opportunity as a time to express the utility of the Scholarship Fund, especially if it were more strategically targeted.

Trainings that MD is most proud of

Over half of those interviewed responded that they were most proud of the regional Value Chain Workshops. Efficacy, high-quality content and involvement of the Mission and partners were reasons why this initiative has been so well received. Others mentioned the RAF training and supporting the Boulder Microfinance Program with the Scholarship Fund.

Weaknesses of Training

Almost everyone spoke of the lack of involvement and collaboration with the EG Training. Many stressed the need to have better working relationships with other bureaus and offices. “We need to better inform people how we can contribute to the training and why it’s important that MD is involved.” One interviewee expressed hope that with the new EGAT leadership, more effort could be put forth to work with them.

Other general training weaknesses noted were being unprepared, not knowing the needs of the audience, lack of interactive format, and not adapting the curriculum to a specific audience. Also, the Scholarship Fund and EMDAP were mentioned as not being appropriate programs because they do not meet the goals of scale and reach set forth by USAID as a donor. Specific concerns also included the fact that there have been no courses developed on other issues, such as remittances.

Not treating trainings as an event with a before, during, and after relationship was also mentioned as a weakness. In the past, limited networking and discussion have resulted after a training. This has also caused a problem with not knowing if training participants are using the knowledge and skills from the event or even if they need more training or resources.

Strengths of Training

When asked about the strengths of past or current training, an interviewee responded, “The strongest and best trainings have been very responsive to participants’ needs and expectations. The curriculum has been well-prepared and grounded in good learning and facilitation techniques.” Specifically for the Financial Services side, the implications of a much defined field that has made a lot of progress in the past fifteen years was identified as a strength. Support for CAPAF to develop curriculum for a TOT, was selected as

an example to illustrate the advantage of dissemination to a large group of people. Also, it was noted that the Value Chain Workshops have advanced learning not only for the participants but for the facilitators involved.

Partnering with Training Institutes

Sanabel, SAM, MFC, ILO and Boulder were common responses when interviewees were asked which training institutes, if any, the MD office should support or collaborate with. The ILO, Boulder, and Springfield were criticized by some for being more of a networking event than a real training. General opinions expressed were the MD office should not compete with the institutes, but complement and support their existing work. It was also suggested that learning more about the experiences of other donors would be beneficial. Some interviewed also stressed the importance of the institutes ability to deliver sustainable, but yet affordable services.

One person in particular spoke highly of the regional institutes (i.e. Sanabel, MFC, etc.) because of their local, focused, and cost-effective model. Another commented, “We should target institutes that work directly in building the local capacity of trainers. If we are to subsidize, it makes more sense to do so at the local level.” The issue arose, however, that this type of institute does not exist for enterprise development; although, the finance institutes are reaching out and incorporating enterprise development more into their curricula.

Other Bureaus/Offices within USAID to Collaborate With

This question spurred more discussion about the poor relationship the MD office holds with EGAT. Others criticized past the MD office’s contributions to both the EGAT and FFP trainings for their informality and lack of preparedness. One interviewee questioned, “How can we tap into HR and get more involved in the weak long EG Officer Training?”

Almost everyone noted that it is critical and urgent to target conflict, and thus mentioned the possibility of working with CMM and OTI offices. PEPFAR and the AG office were both brought up as potentially needing help from the MD office in economic strengthening and training. DCA, OVC, Global Health, NRM, and the regional bureaus were also suggestions for possible collaboration partners.

Collaboration with other USG agencies

The Department of Defense and the State Department were the most frequent responses. The DoD’s receptiveness to collaboration and learning about MED was an opportunity cited during several interviews. Learning exactly what role the MD office should have as well as a process for learning how their expertise can fit in came up as the major hurdles for inter-agency collaboration. Some deem that it is more appropriate to have a more direct role in training with other USG agencies and the Mission offices. For example, the MD office could develop a module and insert it into existing training for these stakeholders.

Appendix H: Other USAID and Partner Surveys

Microenterprise Training

- 69% do microenterprise development programming
- 56% provide microenterprise training
- Custom training - e.g., MEDA, AKFC, UNDP Oversight of (custom) training - e.g., IDE, Eastern University Facilitation at Microenterprise Dev Institute Guest trainer at Springfield For SEEP Network
- Sustainable tourism development training for USAID Officers and partners
- The MFMI and CGAP staff - donor training on microfinance; DIRECT Training, etc
- value chain, how to conduct focus groups, mfi trainings (financial analysis, delinquency management, business planning and financial projections)
- We conduct regional Project Advisors Workshops annually and one annual workshop for all personnel in a specific location. We also support annual conferences in the different regions of the world. Our microfinance training includes everything from market identification and segmentation, assessment of demand and supply of financial services, product design (savings and loans), institutional financial assessment, etc. We view the microenterprise client as one small segment of the broader market for savings and loans. Entrepreneurs generally represent from 20 to 30% of total borrowers.
- Annual two week World Vision MED Summer School includes courses in value chain analysis, village savings & loans, change management, board development Annual five day Regional workshops in Enterprise Development or Microfinance
- Given that we have limited resources we are only able to provide our scholarship program once in the past for Value Chain training to 5 international staff. Other than financial resources, we provide peer learning in the form of moderated peer assisted virtual discussions based on practitioner pre-defined pertinent themes.

Impressions of USAID/MD Training

- 43% are familiar with USAID/MD Training
- Value Chain--have been meaning to take it. Will take it next time it's offered in DC
- MD-led trainings in the following EGAT courses: EG Officer's overview course, the FS in depth, ED in depth, the value chain course led by ACDI/VOCA, Springfield MMW4P course, etc..
- Other than those sponsored by SEEP I have not attended any so I can't really make comments.
- Osmosis
- Familiar with the EG Office Microfinance training. Impression: not very organized and every session is a rush and not well organized. That, however, is an EG Office issue, not an MD one, per se.
- We are familiar with the MD sponsored enterprise development trainings and the less frequent microfinance trainings, but our actual participation has been very limited. Staff who have attended training sessions have found them to be either too general to be of much interest or too focused on topics that have little interest to a financial service organization.

Impressions of non-USAID/MD Training

- 44% have attended or have had staff that have attended a non-USAID/MD microenterprise development training
- AFE MDI Boulder Good - all useful in different ways
- I don't know who on our teams has attended micro-enterprise training. I would like to! I am not familiar with the course list, but know where to look when I am ready.
- many from the MFC for C&EE and NIS, AFE's value chain training, Springfield Centre's BDS training, Boulder and New Hampshire mf training
- School of Applied Microfinance - excellent, MDI - ok, but not great value for money
- Boulder is good, but very expensive. The annual SEEP conference is very useful for myself and staff.

- SNHU- MDI Very good training. I myself went back and obtained my master's from SNHU's School of CED.

Collaboration with USAID/MD

- 36% have collaborated with USAID/MD in the past to deliver training
- The MD staff is highly qualified and very professional
- I worked with MD to develop and implement the RAF training. The turn over of MD staff presented a challenge to me. The collaborative process coupled with MD's staff turnover ended up adding significant time to the curriculum development, but overall, I think the training and materials were richer for the interoffice collaboration.
- Some trainings for SEEP have been co-sponsored by USAID
- Inclusion of micro-finance components in EG and FS training. Always excellent collaboration.
- We are trying to incorporate value chain training into our social networking (SCALE) training, and social networking into value chain training - have not completed that process.
- CGAP and MD could work together on donor training, for example. The weeklong course that the MFMI uses could be done as an "add on" to the EG course. MD would have to "USAID"-ise the course, but this would allow them to outsource a lot of the material development, etc.
- We do not now envision a larger collaborative relationship with the MD office. We believe our goals and areas of interest are very different than those of the MD Office, so it is difficult to imagine collaborating beyond the current programs that are funded by USAID
- USAID/MD provided funding for the value chain course at the World Vision summer school. This funding would be helpful again. World Vision and the USAID/MD office could collaborate on training for value chain analysis and intervention at the community level for the very poor. This is an area that WV needs to work on.
- USAID has a vast array of programs that they implement. It would be interesting to see the lessons learned coming out of their programming to be shared and specific practical steps outline for uptake. Scholarship programs

Envisioned Training Role for USAID/MD

- 71% do envision another training role for USAID/MD
- Conflict and MD
- I have liked the work that Anicca is doing to push the rural finance guidelines--and integrate the thinking into the value chain work. I needs to stand alone, but it coordinated with the VC framework. I especially like the MD office collaborating with others to facilitate stakeholder meetings at the country level on this topic.
- Encouraging learning and best practices dissemination is probably the most important thing that MD can do to advance microenterprise development.
- There is a huge need for capacity building in the MD field. There is a lack of qualified trainers. I think a ToT would be very useful.
- Would like micro-enterprise eye on (and potential participation in) tourism training. Next session is week of Feb 24 in Ecuador
- I'm not sure what this question means... I think MD does a lot of great learning/sharing with microLINKS, the afterhours, etc.
- I envisage that the most strategic role for USAID/MD is to enable network organizations, associations and other related MD organizations to act as learning organizations and to feed this information up to USAID for consolidation and dissemination of lessons learned. Apologies that my comment is not "additive" to what USAID/MD is already doing.....but this seemed the best space to provide this comment.

- Would be great to offer a course - I expect there is one, but mostly I just go to the QED seminars to learn about MD activities and best practices
- Particularly in the mf field, the need for capacity building is great but there is not alot of funds for this. It would be wonderful if USAID funded capacity building for individual MFIs as well as via apex structures like MISFA or LID.
- providing examples and opportunity to learn about the conditions that promote success in different models or interventions. What balance of microfinance, literacy, entrepreneurial skills training and vocational programs make sense in meeting the needs of rural women? When considering village savings and loan or any "micro" programs, what efforts help ensure women's time and small income make a difference in their lives versus simply take time and promote survival (never changing poverty)? USAID is in a position to engage evidence based research and advise both policy makers and programming partners on these decisions.
- Funding for international NGOs for training for their networks. Funding for SEEP working groups for knowledge generation and documenting emerging practices. With SEEP's global membership, this provides an opportunity for the MD office to document innovation and learnings globally through the SEEP working groups. Funding for the SEEP annual conference in specific areas that are emergent within the microenterprise sector.
- Donors could invest in training through program funds. Most of the time there are opportunities for training that arise during project implementation that directly can impact a project. Providing resources for these activities will provide the space needed for project staff to self identify and obtain the necessary advanced skills. Donors can also sponsor or hold specific trainings related to their portfolio. This way, programs are aligned across the board on the basic knowledge needed to carry out their implementation.

Distance Learning

- At CARE, we have the CARE Academy which provides online courses (even some backed by Harvard) to staff. In addition, we (the Economic Development Units) provide training materials that we develop to our global staff (MIS, Value Chain, Selection, Planning and Management, VS&L methodology, etc...)

Long Term Learning Approaches

- World Vision has a Microenterprise Development Network consisting of representatives from the global office, some support countries, regional offices, and national offices. The Network was instrumental in developing microfinance in World Vision. The network is now working on enterprise development, village savings & loan associations, and microenterprise development in a post disaster or post conflict setting.
- CoP - this method has worked well. We have implemented the USAID funded BELO project which enabled us to put many knowledge sharing and learning practices and processes in place including a CoP. The project is coming to an end, but we plan to continue with some longer term practices, such as peer learning, cross-visits and mentoring. We are in the process of scaling up these piloted activities to the rest of CARE's ED portfolio. The only thing we would change is securing resources for long term learning as we have seen evidence of its importance to our colleagues internally and externally.

Appendix I: USAID Mission Surveys

The following responses came directly from an electronic survey and have not been edited for spelling or grammar errors.

Microenterprise Development Training Component/ Audience

- 4 Missions do have a MED training component
- Afghanistan SME Development project (DAI) has different business training aspects for associations and business owners
- Our Deepening the Microfinance Sector (DMS) in Malawi project have offered the following trainings in collaboration with the USAID Micro-enterprise Development Office: - Value Chain Workshops - Rural Agricultural Finance Training
- DAI implements an "umbrella" microfinance contract. One component is related to training, and in our one on one work with each MFI we also help some MFIS with internal training programs. Target audience is always MF practitioners.
- The training implementer is CHF and the targeted audience is vulnerable population and hotspot areas.

USAID/MD Training

The respondents were asked to select which trainings they were familiar with and rank them in terms of relevance, usefulness, and accessibility on a scale from 1 – 5 (1 being lowest, 5 being highest).

- 3 respondents are familiar with the Breakfast Seminar Series
 - Relevance: 4
 - Usefulness: 4
 - Accessibility: 1.3
- 3 respondents are familiar with the After Hours Seminar Series
 - Relevance: 4
 - Usefulness: 4
 - Accessibility: 1.3
- 5 respondents are familiar with the regional Value Chain Workshops
 - Relevance: 4.6
 - Usefulness: 4.5
 - Accessibility: 3.25
- 3 respondents are familiar with the RAF Training
 - Relevance: 4.7
 - Usefulness: 4.3
 - Accessibility: 4
- 2 respondents are familiar with the Learning Conference
 - Relevance: 5
 - Usefulness: 5
 - Accessibility: 4.5
- 5 respondents are familiar with the Scholarship Fund
 - Relevance: 4.6
 - Usefulness: 4.8
 - Accessibility: 4
- All respondents are familiar with microLINKS
 - Relevance: 4.2
 - Usefulness: 4
 - Accessibility: 4.4

Non-USAID/MD MED Training

- None of the respondents have attended a non-USAID/MD MED Training

Collaboration with USAID/MD to deliver training

- 3 respondents have collaborated on training with the MD office
- All of the respondents would like to collaborate with the office in the future
- Training for staff on EGAT overview/in-depth courses. Good training
- Our Deepening the Microfinance Sector (DMS) in Malawi project have offered the following trainings in collaboration with the USAID Micro-enterprise Development Office: - Value Chain Workshops - Rural Agricultural Finance Training. The trainings went well.
- We collaborated in 2006 on the RAF/Mexico training. It was excellent, both in terms of participation by MD directly (Anicca mostly) and also QED (Margie, Tom and others)
- We'd be interested in continued collaboration with MD in areas such as: - Microfinance best practices/innovations; - Value chain analysis; - Best practices/innovations in sustainable agricultural production and market development.
- Value chain analysis, including start and end market analysis Project design, including strategy formulation Project monitoring and evaluation Microfinance - design and strategy formulation; policies, etc.
- We collaborated in 2006 on the RAF/Mexico training. It was excellent, both in terms of participation by MD directly (Anicca mostly) and also QED (Margie, Tom and others)
- Follow up to RAF - delving more directly into value chain finance, with focus on specific value chains, with actors other than the traditional trainees (commercial actors for example)
- Support to microenterprise development in conflict and post conflict countries will be a great training area.

Distance Learning

- 3 respondents have participated in a distance learning course
- It can be good for general refresher training.
- Yes, it's an effective tool.
- I consider the e-learning a good mechanism tool. Yes it is an effective tool for mission staff however something there is not enough time to take it!

USAID/MD's Training Role vis-à-vis Mission Staff

- It should offer in depth training on various MD topics to mission staff.
- MD should assist the Mission in: 1) identifying appropriate training areas for both Mission staff and project beneficiaries; 2) assisting in organizing these trainings at the country level; 3) identifying additional resources to cover some of the costs of these trainings.
- MD should plan and facilitate mission specific training, taking into consideration, country dynamics.
- Collaborate with and utilize experienced field staff to deliver training modules across regions and with Washington. (2) Conduct a field mission's training mission needs assessment by region. (3) Regularly request for feedback from the field missions regarding the implementation of the presidential initiatives such as micro enterprise results reporting and related training needs. (4) Continue the scholarship fund to augment mission training resources and facilitate field mission staff training.
- Both - creating and delivering the more "cutting edge" stuff, and a more indirect role in facilitating the more "traditional" microfinance training.
- It should offer in depth training on various MD topics to mission staff.
- MD should consider both, direct and indirect trainings.



REPORT

Accelerated Microenterprise Advancement Project (AMAP) Support Services/Training: Scholarship Fund Review

February 2007

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DEFINITIONS

Module - Refers to individual segments within a course. In some instances, participants can select individual modules, in others participants are required to take the same modules. Used interchangeably with class.

Participant/Recipient – These terms are used interchangeably to refer to the person who received the scholarship from USAID/MD.

Recommender – Refers to the USAID employee who served as a verifier for the applicant.

Scholarship Selection Committee – Consists of USAID/MD employees. Their role is to determine which applicants will receive scholarship. QED supports the committee by preparing data and eliminating incomplete applications, but does not play a role in selecting participants.

Track- Refers to a grouping of modules/classes under a common theme.

Training Institute – Refers to the institute that the Scholarship Fund recipient attended. Used interchangeably with course.

I. EXECUTIVE SUMMARY

Since 2003, USAID's Microenterprise Development office has provided scholarships through the Accelerated Microenterprise Advancement Project (AMAP).¹ The QED Group (QED), through the AMAP Support Services Training and Admin task order (GEG-I-02-02-00024-00), has managed the fund and has disbursed \$466,711 to 156 USAID staff and partners to date to attend world-class trainings focused on microfinance and microenterprise development² [See **Appendix A** for contract information].

The main objective of the Scholarship Fund is to build capacity on USAID projects through training USAID staff and partners in best practices. While this objective has remained the same each year, the process for implementing the funds has evolved with every scholarship round. The Fund began as a supply driven process focusing on providing direct support to institutes through the transfers of funds. Under QED's management, the Fund became demand driven and focused on identifying partners and staff whose projects would most benefit from the training.

The Scholarship Fund is well known, and demand has increased over the past three years. QED has worked to recruit the highest quality applicants and to facilitate the MD Scholarship Selection Committee's (hereafter, Selection Committee) decision making process. Training institutes, former recipients, and USAID Mission staff all encourage practitioners to apply to the Fund. Advertising on microLINKS and various industry listservs has also led to increased interest and knowledge about the fund.

In order to assess the success of the Scholarship Fund in achieving its overarching goal, a comprehensive review was requested by the MD office [See **Appendix B** for scope of work]. A tri-part review was designed to assess the impact of the trainings on the recipients, gather feedback from the USAID recommenders, and to research the institutes fully to learn about the trainings the MD office has been supporting. This extensive review has shown that the Scholarship Fund has met its primary objective of building long-term capacity on USAID projects.

Following are the key questions that the review sought to answer and the findings detailed within this report.

Why have there been less USAID staff applying for scholarships?

- USAID staff faces different training needs, have a lack of travel funds, and lack the institutional support/incentive needed to attend trainings.

Are the selected participants truly USAID partners and the best candidates?

- Nearly every recipient who responded to the QED survey still works for their organization; furthermore, they have since been promoted. They have implemented the knowledge gained from trainings directly to projects, many associated with USAID. Not all of the organizations and recipients, however, continue to work on USAID projects in the years following the training.

Are the trainings providing tools and skills that are useful for USAID projects?

- The Scholarship Fund does foster relationships between USAID and its partners. Recommenders reported that the training had positive impacts on the recipients' projects.

¹ USAID/MD administered funds to 4 training institutes in 2002 for 33 participants through Weidemann Associates, Inc.

Do USAID recommenders have partnerships with the applicants?

- Recommenders worked closely with most of the recipients and/or their organization prior to and after the training.

Are trainings being used as networking opportunities for recipients to find new jobs and leave the organization/the USAID project?

- Networking, a positive draw to many trainings, was seen as a way to build partnerships, and gain new perspectives rather than a mechanism to change careers. As stated above, the majority of survey respondents are employed with their organization.

Is the Selection Committee sending applicants to the most appropriate trainings?

- Overall, the trainings provided necessary skills to the scholarship recipients. The training programs supported by the Scholarship Fund are diverse and meet a wide range of training needs.

Is the Scholarship Fund a necessary tool for the recipient to attend the training?

- A vast majority of the participants would have been unable to attend the trainings without the scholarship.

The Scholarship Fund review also served as an informal survey of the training needs of USAID Missions as perceived by the Scholarship Fund recommenders. The review showed that there is a continued need for training programs such as those supported by the Scholarship Fund, in particular for USAID partners and Foreign Service Nationals (FSNs). Some recommenders requested donor specific and topic/region specific trainings as well.

Based on the findings of this review, QED believes the Scholarship Fund is a useful tool to build capacity on USAID projects and to strengthen partnerships between USAID and its partners. In order to better achieve these goals, increase the rate of return on the fund's investment and decrease the amount of time required by the Scholarship Selection Committee to identify appropriate recipients, QED recommends the following refinements to the Scholarship Fund:

Applicants should:

- Detail their plan to apply the training to the project.
- Detail their plan on how they will share their knowledge with their colleagues and peers.
- Agree to write a 'Note from the Field' for publishing on microLINKS.
- Provide a detailed recommendation from USAID staff member (or submission of application by USAID recommender).
- Provide a letter of support from applicant's organization stating how the training will benefit the organization and contribute to the USAID project, and that fees not covered by the scholarship will be covered by the host organization.

USAID and QED should:

- Promote and fund applicants to the most cost effective trainings.
- Explore the option of providing money directly to the institutes to cover accommodations for participants.
- Continue to support USAID Mission staff applicants interested in improving their knowledge of microenterprise and microfinance.
- Conduct a more in-depth review of the training needs of USAID Mission staff and determine whether the Scholarship Fund is the best mechanism for supporting those needs.

II. INTRODUCTION

USAID's Microenterprise Development office has provided scholarships for participants to attend world-class trainings focused on microfinance and microenterprise development since 2002. Weidemann Associates, Inc. managed this process in 2002 and in 2003 the fund was transferred to The QED Group (QED) to administer through the Accelerated Microenterprise Advancement Project (AMAP). QED, through the AMAP Support Services Training and Admin task order, has managed the fund to date and has disbursed \$466,711 to 156 USAID staff and partners³.

The main objective of the Scholarship Fund is to build capacity on USAID projects through training USAID staff and partners. While this objective has remained the same each year, the process for implementing the funds has evolved with every scholarship round. The Fund began as a supply driven process focusing on providing direct support to institutes through the transfers of funds. Under QED's management, the Fund became demand driven and focused on identifying partners and staff whose projects would most benefit from the training.

The Scholarship Fund is well known, and demand has increased over the past three years. QED has worked to recruit the highest quality applicants and to facilitate the MD Scholarship Selection Committee's (hereafter, Selection Committee) decision making process. Training institutes, former recipients, and USAID Mission staff all encourage practitioners to apply to the Fund. Advertising on microLINKS and various industry listservs has also led to increased interest and knowledge about the fund.

At the end of FY 2006, the Microenterprise Development office requested that QED conduct a review of the Scholarship Fund. The purpose of the review is to assess the role of the Scholarship Fund in building capacity for USAID staff and partners in contributing to best practices. In particular, the review aims to:

- Examine the training institute quality and relevance.
- Determine the actual benefits to USAID Missions from participants who have attended training on a USAID/MD Scholarship.
- Learn the specific training needs of USAID Mission staff.
- Provide recommendations for moving forward with the Scholarship Fund.

To answer these questions, QED developed a three tier evaluation system. First, in order to assess institute quality and relevance, QED conducted a series of site visits to five training institutes. This was done with the idea that with an improved understanding of the training institutes, the Scholarship Committee would be better equipped to match recipients with the appropriate training. Due to limited funding and level of effort (LOE), QED and MD decided to conduct site visits to the institutes that have received the majority of Scholarship Funds⁴.

- Boulder Microfinance Program (\$116,620)
- Southern New Hampshire Microenterprise Development Institute (\$52,200)
- Bankakademie (\$46,509)
- Action for Enterprise (\$29,800)
- Springfield Centre⁵ (\$84,195)

The second component of the evaluation involved contacting the 2003 – 2005 scholarship recipients to learn about the longer term impressions and impact of the tuition funding [See **Appendix C** for participant survey]. The 2006 recipients were not contacted as they are being covered by the three-week post-training

³ Estimate is not final as funds are currently being spent for FY 2006

⁴ Funds spent are through FY 2006

⁵ Visited by Terry Miller of the Microenterprise Development office in 2005

evaluations. One hundred and sixteen recipients were contacted via email and telephone calls, with 29 participants responding for a response rate of 25 percent.

The third component of the review focused on the USAID recommenders. Starting in 2004, applicants were required to have a recommendation from a USAID staff member. The QED evaluation team attempted to contact each USAID recommender to verify the recipients' partnership and the impact of the training. They also took this opportunity to ask recommenders for their input on the perceived training needs of their missions [See **Appendix D** for recommender survey].

This report discusses the Scholarship Fund management, the results of the three parts of the evaluation and ends with recommendations for how to move forward with implementing the fund in the next year.

III. METHODOLOGY

The Scholarship Fund Review was conducted internally by four QED staff members who currently work on or previously worked on the AMAP Training and Admin Task Order: Ms. Natalie Greenberg, Mr. Doug Ostrov, Ms. Jennifer Severski and Mr. Tom Sinclair⁶. All four members of this Evaluation Team have experience conducting interviews and analyzing both qualitative and quantitative data.

The QED Group developed the following evaluation system in order to address the different components of the review:

- *Institute Reviews*

Four institutes were visited by QED. While there, QED interviewed the administration, the trainers, and scholarship recipients. As time permitted, QED also met with non-scholarship fund participants to learn more about the participants that attend the training. Surveys were created by QED to use when interviewing different groups and this allowed for the information gathered to be comparable across institutes.

- *Recipient and Recommender Analysis*

The methodology used to solicit feedback from the fund recipients and recommenders were questionnaires designed by QED and approved by the AMAP CTO. The questionnaire was administered primarily via email. With the knowledge that interviews conducted over the telephone could provide further information by allowing the interviewer to ask follow-up questions, the QED evaluation team randomly selected 20% of recipients and recommenders to interview over the telephone. All recipients and recommenders were given the option to discuss their answers over the telephone.

The recipient survey consists of three types of questions: yes/no, multiple choice, and open ended. The recommender survey consists of multiple choice and open-ended questions. This variance in questions allows for the data to be translated into a richer analysis by providing both quantitative and qualitative data.

⁶ Mr. Sinclair left QED in November 2006, but the information from his institute visits has been incorporated into this review.

IV. SCHOLARSHIP FUND MANAGEMENT 2003-2006

A. Fund Disbursal

The AMAP Support Services Task Order, under which the Scholarship Fund is administered, was awarded to QED on September 30, 2003. Previously, Weidemann Associates, Inc. managed the Scholarship Fund and when the Fund was transferred to QED, this included \$138,000 accrued by Weidemann in 2003.

As per the Task Order Contract, the total amount envisioned for the Scholarship Fund annually was \$200,000. Additionally, the Scholarship Selection Committee conscientiously did not set a quota for the number of scholarships. Instead, they awarded scholarships only to those applicants who met the criteria. Since 2003, a total of \$481,386 worth of tuition scholarships has been awarded.

Fund Summary:

<i>Amount Accrued and Transferred from Weidemann to QED for 2003</i>	<i>\$138,000</i>
<i>Amount Spent for 2004</i>	<i>\$82,920</i>
<i>Amount Spent for 2005</i>	<i>\$147,913</i>
<i>Amount Awarded in 2006⁷</i>	<i>\$112,553</i>
<i>Total amount spent for FY 2003 - 2006</i>	<i>\$481,386</i>

Scholarship Fund Life of Project Support Per Training Institute						
Institute	Country	Amount	# of Participants	Average cost per participant	Average # of days	Average cost per participant day
Action for Enterprise		\$29,800	20	\$1,490	5	\$298
2004	Ghana	\$350	1	\$350	5	\$70
2005	Senegal, Thailand	\$21,750	14	\$1553	5	\$310
2006	Thailand, USA	\$7,700	5	\$1540	5	\$308
Bankakademie		\$46,509	9	\$5,168	10	\$517
2004	Germany	\$12,656	2	\$6,328	10	\$633
2005	Germany	\$11,350	2	\$5,675	10	\$567
2006	Germany	\$22,503	5	\$4,500	10	\$450
Boulder Microfinance Program		\$116,620	37	\$2,844	12	\$237
2003	Italy, USA	\$33,320	13	\$1,960	10	\$196
2004	Thailand, USA	\$25,600	8	\$3,200	10	\$320
2005	Italy	\$41,800	11	\$3,800	15	\$253
2006	Italy	\$15,900	5	\$3,180	15	\$212
FIPED		\$15,400	2	\$7700	10	\$770
2005	USA	\$15,400	2	\$7700	10	\$770
ILO MOSBDS On Line Course		\$1,590	1	\$1,590		
2006		\$1,590	1	\$1,590		
MDI SNHU		\$52,200	17	\$3,070	13	\$236
2003	USA	\$13,600	4	\$3,400	7	\$486
2004	USA	\$16,200	6	\$2,700	15	\$180
2005	USA	\$6,400	2	\$3,200	15	\$213
2006	USA	\$16,000	5	\$3,200	15	\$213

⁷ This figure differs from the total expended as it includes awarded but not yet spent '06 money.

AMAP 2007 Scholarship Fund Review

Institute	Country	Amount	# of Participants	Average cost per participant	Average # of days	Average cost per participant day
MDI South Africa		\$24,092	9	\$2,677	15	\$178
2004	S. Africa	\$5,492	2	\$2,746	15	\$183
2005	S. Africa	\$5,000	3	\$1,666	15	\$111
2006	S. Africa	\$13,600	4	\$3,400	15	\$227
Microfin		\$4,590	4	\$1,147	5	\$229
2005	Peru	\$950	1	\$950	5	\$190
2006	Guatemala, DC	\$3,640	3	\$1,213	5	\$242
Microfinance Centre		\$5,550	8	\$694	4	\$173
2005	Kazakhstan, Tajikistan, Georgia	\$4,200	6	\$840	4	\$210
2006	Serbia, Kazakhstan	\$1,350	2	\$675	4	\$168
Sanabel		\$175	1	\$175	4	\$44
2006	Lebanon		1	175	4	\$44
School of Applied Microfinance		\$36,000	11	\$3,273	10	\$327
2005	Kenya	\$15,000	5	\$3,000	10	\$300
2006	Kenya	\$21,000	6	\$3,500	10	\$350
SEEP		\$50,000	20	\$2,500	6	\$417
2003	USA	\$50,000	20	\$2,500	6	\$417
Springfield Centre		\$84,195	17	\$4,953	13	\$381
2003	UK	\$23,339	5	\$4,668	14	\$333
2004	UK	\$22,622	4	\$5,655	14	\$404
2005	UK	\$26,061	5	\$5,212	14	\$372
2006	UK	\$12,173	3	\$4,057	10	\$405
TOTAL EXPENDED		\$466,711	156			

The main objective of the fund—to build capacity by sending USAID staff and partners to premiere trainings—has remained the same throughout since 2002, when the fund first began. However, through the years, the means of achieving this objective have changed. For FY 2002 and 2003, the funds were distributed directly to the institutes to cover expenses of trainers, to support select participants (as determined by the institute), and to fund the translation of materials. When the fund management was transferred to QED, the fund's focus shifted from supply driven (institute focused), to demand driven (USAID staff/partner focused). QED worked with the MD office to allow for potential participants to apply for scholarships to their preferred training, rather than simply providing money directly to the institutes.

B. Role of Selection Committee

The Selection Committee is generally comprised of the task order CTO, and a technical officer from MD's financial services and enterprise development teams. All awards are made by the Selection Committee. QED's role in the selection process includes an initial review of the applicants to eliminate incomplete applications. QED also creates evaluation tools and spreadsheets to assist the Selection Committee in their decision making process. One to two QED team members attend the Selection Committee's meetings in order to track decisions and provide input on the trainings. QED does not provide input on individual applicants.

C. Application Process

Since 2004, QED has closely monitored the fund and has been able to modify the process each year in response to MD and participant feedback. Each year, QED has made changes in respect to the **design, advertising, evaluation and award** of scholarships.

Initially, QED produced a paper application and made it available to potential applicants through the Microenterprise Development office. In the second year, with the goal of expanding access and facilitating evaluation of the applicants, QED launched a web-based application for the scholarship. This application resulted in an outstanding response of over 500 applicants, demonstrating a strong demand for the Scholarship Fund. QED then conducted an initial review of the 500 applicants, cutting those applications that did not meet the basic criteria of completing all of the questions and providing a USAID staff recommendation.

In the third year (2006), in order to be in compliance with privacy regulations and to decrease the technology requirements for the partners to apply, QED added a downloadable excel document for applicants to complete and return via email. Application questions were also refined to focus on USAID project involvement and to convey the basic criteria (ability to fund non-tuition costs and be a USAID partner).

This process resulted in fewer applicants; however, the quality of applications increased. Through a series of committee meetings, the MD office Scholarship Selection Committee identified 60 scholarship awardees. As in previous years, QED contacted each awardee's recommender to verify his/her application and then contacted the applicants to inform them of their scholarships and instructions on how to proceed.

To summarize, QED has implemented the following key changes over three years:

- *Increased the accessibility of the application* – This has also been a result of improved marketing and advertising to applicants as well as changes made to the application process. In 2005, QED focused on contacting USAID Missions and partners by placing announcements about the Scholarship Fund on the front page of microLINKS. Other advertising techniques included email blasts to microCONNECTION subscribers, having the training institutes post scholarship information on their course websites, and posting announcements on the EGAT intranet.
- *Matched applicants experience and desired skills to the appropriate trainings* -The application was altered in order to be more thorough in understanding the applicant's past training, experience, and goals for the training. This has enabled the Scholarship Selection Committee to be selective and thorough in picking the recipient and the specific training that would best suit their needs. The Committee is comprised of USAID/MD staff and is supported by QED. The Committee's role is to review complete applications and determine the candidates that would benefit from a scholarship, as which institute is the best match for the applicant. QED does not select the participants.
- *Increased scholarships to regional trainings as well as provided a more diverse selection of trainings* – Based on requests from recipients for local and regional trainings, QED and MD included more regional trainings. By offering more regional trainings, the travel costs for participants are reduced, there is less emphasis on US-based courses which can create visa problems, and course curriculum may be more applicable to participants. Beginning in 2004, the AFE Ghana course, the MDI South Africa course, and the ILO Chaing Mai course were added to the options for scholarships. In 2005, the focus on regional trainings continued by adding the following regional courses: Microfinance Centre (in Kazakhstan, Kyrgyzstan, Georgia and Tajikistan), School of Applied Microfinance (Kenya), Microfin (Peru), Action for Enterprise (Thailand) and Southern New Hampshire MDI (South Africa). 2006 saw the introduction of courses offered by Sanabel, the Microfinance Network of Arab countries.

D. Institute Relations

When the Scholarship Fund changed to award scholarship money to the participant rather than directly to the institute in 2003, QED began to communicate directly with these institutes to ease the transition. This involved working with the institutes so that they would understand the new process and how to work with the applicants. This change was made so that USAID/MD would be able to support specific participants for the trainings rather than having the institute select the participants. This change in process has created more accountability for the money being expended by the Scholarship Fund. Also, QED communicated directly with the institutes in paying invoices, and set up processes in case applicants were unable to attend the institute.

E. Annual Evaluations

QED has increased the interaction with the scholarship recipients throughout the life of the Fund. The following tools have been employed by QED to maintain contact with Scholarship Fund recipients:

- Agreement form that applicants sign stating they agree to complete a series of post-training surveys.
- Communities of Practice were created on microLINKS for 2005 recipients attending 3 institutes: Bankakademie, Boulder Institute of Microfinance and Springfield Institute. The goal was to introduce participants ahead of the training and create a virtual forum for them to initiate dialogue that would continue after the training. It was determined by QED that it was not necessary to continue this practice online as the participants often create new networks at the training institute which expand beyond the AMAP Scholarship Fund recipients.
- Surveys are sent to participants three weeks after the end of their training [See **Appendix E** for copy of survey]. For the past two years, the response rate has been at 80%. QED has produced an annual report for the AMAP CTO based off the findings of these surveys. Recommendations from the participants have shaped the Scholarship Fund, such as the addition of regional trainings and making the application available in more than one language. (Note that the 2006 surveys are ongoing)

F. Fund Administration

With QED administering the Scholarship Fund since 2003, we have made alterations each year to most effectively use our time and resources. This has been evident through the continued improvement in the application form as well in the quick turnaround time to pay institutes. In order to better streamline the process and use resources more effectively, QED has the following recommendations:

- Shift support of Regional Training Organizations such as MFC and Sanabel to direct transfer of funds through the Scholarship Fund or Support for the Supply of Training. This will reduce the administrative burden on QED. (There is a more detailed discussion of this recommendation in section **VIII: Recommendations**).
- Concentrate on sending participants to institutes that offer longer training courses. This will provide the most value for the scholarship money expended, and reduce the administrative burden of supporting shorter courses.

V. INSTITUTE REVIEW

Beginning in early summer 2006, QED began a series of site-visits to several of the trainings sponsored by the Scholarship Fund with the purpose of learning more about each of the institutes. We visited the institutes that have received the most funding, and/or the greatest number of recipients: Southern New Hampshire Microenterprise and Development Institute, the Boulder Microfinance Program, Bankakademie's Summer Microfinance Academy, and Action for Enterprise's Value Chain Design workshop.⁸ Information on SAM and the Springfield Centre was obtained through secondary sources. Terrence Miller attended the Springfield Centre's training and provided his feedback on the training, "Making Markets Work." His commentary is supplemented by a questionnaire completed by Alan Gibson. The School of Applied Microfinance also responded to a questionnaire. While at the trainings, QED interviewed the administration, the trainers, and scholarship recipients. As time permitted, QED also met with non-scholarship fund participants to learn more about the participants that attend the training.

Through these site visits, QED learned that each institute is distinct, and, as a group, they meet the needs of a wide variety of MD's partners. Of the fund recipients spoken to in person, QED confirmed that the 2006 Scholarship Fund Committee successfully selected recipients and matched them with the correct training institute. The majority worked closely with USAID, had a strong relationship with their recommender⁹, and had specific objectives for attending the training. Many also had specific plans for how to share their new knowledge with the colleagues. Each recipient expressed gratitude for USAID's support of the training.

Visiting these trainings had the additional positive impact of promoting the scholarship fund, and providing face time for the MD office at trainings. Not only did the institute administrators and scholarship fund recipients take notice of USAID's interest in the training, the other participants had the opportunity to talk to QED about USAID's projects and microLINKS.

QED was sensitive that their presence might prove a distraction to the routine of the training. However, Bankakademie noted that the presence of an outsider stimulated the trainee's participation in the second week of the training showing that the training was relevant, and connected to greater picture.

While none of the trainings are geared specifically toward the role that donors play in microfinance and microenterprise development; donors attended all of the trainings. These trainings provide donors with opportunity to learn more about their projects, and to develop relationships with their partners. Institutes such as SNH-MDI and Bankakademie allow a donor to learn how an MFI operates, and to understand the practitioner perspective. Boulder allows a donor to network with other donors, experts and practitioners. The Springfield Centre and AFE also explore value chain interventions and discuss the different roles various stakeholders play that could be helpful to a USAID staff member new to the field.

The following pages provide an overview of the training institutes researched by QED. For more detailed information, please refer to **Appendix F**. QED also has binders and CD-ROMS of many of the training materials for MD review upon request.

⁸ Total expended to these institutes is \$244,709

⁹ Even in cases where the recommender did not know the applicant, the recommender asked for a copy of the person's resume, and/or spoke to the person over the phone.

ACTION FOR ENTERPRISE (AFE)

Course Subject	Microenterprise
Target Audience	Program designers
Average class size	20 students
Instructors	AFE Staff
Instructional Style	One course, built around one case study to apply design tools
Location	Washington, DC; Thailand; Senegal
Length of Course	One week
Average Course Cost	\$1500
Average Cost per Day	\$300
Number of scholarship recipients since 2003	20

Action for Enterprise's week-long workshops on Value Chain Design are content rich and provide participants with tangible tools to design and implement programs. The ideal participant is one who is involved in the intervention design process. The majority of participants are middle to senior level program associates. There is a minority of participants from donor and lending institutes such as IFE, IDB, ILO and USAID. This is a mobile course, and the trainers bring it to a variety of locales including Washington, DC, Senegal, and Thailand. The course emphasis is on the application of skills and tools of analysis. While group work is a core instructional method, the value of networking and social cohesion is downplayed in comparison with the other trainings supported by the Scholarship Fund.

The training is divided into six components that each focus on a different stage of the value chain design process. After a day of introductory lecture, the class is divided into different groups to work on a case study for the remainder of the training. The case study allows the participants to apply the tools they learn through the training. There are also a couple skits, games, etc.

The AFE course is designed so participants leave with a wide range of value chain analysis and design skills they can apply to the jobs. Some of the many tools include: mapping assessments, impact measurement, embedding business services, and identification of value chain constraints and their solutions.

All of the scholarship recipients have found the training to be applicable to their projects. Celina Lee of Aid to Artisans has been tasked to prepare a manual/toolkit on Value Chain design to be used by her organization. She will present this toolkit at her organization's regional meeting the month after she returns from the training. The training, she noted, will also be beneficial in program design and proposal writing. Nancy Amayo, of the Kenya BDS project, believes the course will assist her in designing a specific intervention that can be immediately applied to efforts to make SMEs in the fish sector commercially viable.

BANKAKADEMIE MICROFINANCE SUMMER ACADEMY
NOW CALLED THE FRANKFURT SCHOOL OF MICROFINANCE

Course Subject	Microfinance
Target Audience	Mid-level MFI Managers
Average class size	25 students
Instructors	Bankakademie Staff
Instructional Style	One course, with two breakout group options.
Location	Frankfurt, Germany
Length of Course	Two weeks
Cost of Course	2990 Euros (~\$4000)
Average Cost per Day	\$400
Number of scholarship recipients since 2003	9

This two-week training is attended by 25 mid-level managers who are in the position to implement policies at their organization. Training is conducted by a rotating faculty of Bankakademie staff and consultants who present for a day to a day and a half. Summer Academy facilitates the overall program and ensures continuity and fluidity of the program. Great value is placed on the social networks developed through the training, and evening social activities are heavily promoted.

The Summer Academy strives to provide a practical training in being a mid-level manager. The course is divided into five 1/2 day to a day and a half blocks. The blocks are: Marketing, Risk Management, Profitability Management, Regulation and Supervision and Change Management. They purposefully do not push cutting-edge research as they have found that their target audience member works in organizations with minimal resources. They offer supplemental evening lectures on issues such as microinsurance and microfinance in conflict environments.

After two weeks of training, students have the tools necessary to address mid-level MFI management issues. The training does not provide “answers” to problems, but rather a framework for addressing issues as they arise. Students return home with the specific tools such as a checklist of operational risk for control, a liquidity planning tool and a product costing tool.

All scholarship recipients seemed satisfied with their experience at Summer Academy. One of the greatest benefits appears to be the camaraderie between participants. One of the key challenges of the project is the varied skill level and experience of the students. The modules were occasionally too basic and then too advanced for the students. The students often commented that the course, while useful, repeated knowledge they already had, and did not present them with anything new. This, however, was in-line with the administrators’ intent to design the course to formalize the participant’s knowledge and share it with others.

Bankakademie students are typically mid-level managers with 6 to 10 years experience managing MFIs. While the core target group is managers of MFIs, there are typically a couple donors, and central bank supervisors who benefit from understanding managers’ responsibilities. In response to comments that the training seemed to repeat participants’ current skill set, QED recommends that Scholarship Fund Selection Committee focus on sending newer mid-level managers that have enough experience to participate in group discussions, but will also have the greatest learning potential. This training seems particularly relevant for organizations adapting to new regulations and beginning the process of commercialization. Additionally, any recipient should be very open to learning from practitioners from different regions.

Four of the five recipients felt that the training provided them with skills they can apply directly to their job. The recipient who did not feel training was benefiting him was the most senior of the recipients. The remaining recipients stated that the following:

1. A head of product development could apply every component of the training to his daily work. In particular, he will use his new knowledge on internal controls, regulation and credit risk management.
2. One participant noted that microinsurance is failing at her organization. Through the brief evening seminar, she learned new ways to sell it to the client and issues of pricing and the market. She plans to hold a microinsurance "mini-seminar" to share her ideas with her colleagues. Previously, her institute had not taken any effort to market the new product.
3. The risk management training was enlightening to one recipient who had received an award from his organization for maintaining the lowest risk portfolio. He learned that taking on some risks is necessary for growth.
4. One recipient's organization plans to implement a credit scoring system. This training will assist him with that. In particular, the contacts created with the trainers will be beneficial to his organization.

Notes for the Scholarship Selection Committee

Since Bankakademie aims to create a diverse student body, and has a limited number of slots, scholarship recipients are not automatically admitted to the training. However, those not immediately admitted are placed on a waiting list. Typically, everyone on the waiting list is offered a slot. The committee, therefore, should establish with Bankakademie an ideal number of recipients.

BOULDER MICROFINANCE PROGRAM

Course Subject	Microfinance and Microenterprise
Target Audience	Practitioners, donors, consultants
Average class size	200 for entire training (individual class size depends on demand)
Instructors	Practitioners, experts in the field
Instructional Style	Varies with each module. Primarily lecture with group discussions around case studies.
Location	Turin, Italy
Length of Course	15 days
Cost of Course	\$3,975
Average Cost per Day	\$265
Number of scholarship recipients since 2003	37 (includes trainings that took place in Thailand and USA)

This three-week course attracts donors, consultants and practitioners, with its diverse class selection, and opportunities to meet colleagues. It was founded in 1994 to get the message out about sustainable microfinance, but the objective of the Boulder Microfinance Program is larger than training alone. According to its founder, Robert Christen, it builds community, connects leaders, and discusses cutting edge issues. Class offerings are market driven, and will change as students demand new subjects. The institute now has a large French contingency and a parallel program in French has been added. The Boulder Program and Sanabel are working together to develop a section conducted in Arabic as well. Of all the trainings offered by the scholarship fund, this one allows the greatest curriculum development freedom to its trainers. Trainers are able to develop their own modules. The institute works with some trainers who may need additional guidance.

The program is divided into core classes that all participants are automatically enrolled in. Students are then free to select two electives per week. The electives are grouped into thematic tracks, but students are free to take electives in any of the tracks.

The 2006 scholarship recipients interviewed by QED chose the Boulder Microfinance Program for technical classes. Recipients also noted that it was a good opportunity for microfinance practitioners to learn from the experience of other practitioners. They attended the following modules: Interest Rate Risk Assessment, Equity, Financial Management/ Securing Debt Financing, Interest Rate Assessment/ Managing Assets and Liabilities, and a Microfin class [See **Appendix F-3** for full course list].

All recipients noted that the training provided them with applicable skills and knowledge. One recipient said that the information was very new, another benefited from discussing his institute's challenges with practitioners in similar positions, a third specifically commented that he intends to develop an internal controls manual for use country wide and at his local office. Another recipient noted that the class on managing assets and liquidity will be particularly applicable to his organization's goals to make assets stronger and to increase earnings. One recipient expressed a desire for more detail and a greater technical capacity from instructors.

According to Robert Christen, the ideal participant is someone who is "up and coming" and can make a difference. It is a person who is connected and has a community to interact with. Donors and NGO staff alike find the training beneficial. The three weeks is an excellent opportunity for those who have been in a niche market and want to broaden and expand and can get enough new information.

SCHOOL OF APPLIED MICROFINANCE (SAM)

*note, SAM was not visited by the QED Group. Mutua Mabila, SAM program director provided the information below.

Course Subject	Microfinance
Target Audience	Mid-level managers
Average class size	70
Instructors	Consultants, industry experts, MFI practitioners
Instructional Style	Variety: Case studies, lectures, group work
Location	Mombasa, Kenya
Length of Course	Two weeks
Cost of Course	\$3,500
Average Cost per Day	350
Number of Scholarship recipients since 2003	11

The School of Applied Microfinance was founded in 2004 by JM Mantle & Company, in collaboration with *MicroSave*. The main goal of the School of Applied Microfinance is to provide microfinance managers from the African continent and beyond with quality practical and analytical training in strategic and core operational areas of microfinance management. The School of Applied Microfinance aims to implement in the near future a module for entry level managers in microfinance. Their long term plan is to deliver executive programs for Africa's Microfinance executives.

Faculty members are primarily selected for their skills in microfinance, mainstream finance and microenterprise development. They are mainly consultants, industry experts or staff of various networks like WWB and MEDA, *MicroSave* and CGAP. SAM faculty also draws from senior executives of leading microfinance institutions and practitioners from the region.

Ten out of 15 of the SAM's modules are developed by CGAP and *MicroSave*. Classes offered include: Financial Management, Loan Portfolio Audit Toolkit, Staff Incentives/Enhancing Efficiency, Process Mapping, Strategic Marketing, Pilot testing, Product costing, Risk Management, Customer Service, Credit Controls & Administration, Product Marketing Strategy, Human Resource Management, E-banking, Delinquency Management, and Branding [See **Appendix F-4** for course descriptions].

SAM's key objective is to disseminate skills; a typical student should be in a consultant, trainer or in middle or senior management position and able to act as a disseminator of lessons learnt and skills acquired. SAM recognizes that consultants and trainers, who are core in capacity building, are disadvantaged because of lack of funding to attend the program. They would recommend the scholarship committee to consider funding consultants and trainers, as well as applicants in managerial positions who have a track record of training others with knowledge acquired from other training programs.

SOUTHERN NEW HAMPSHIRE UNIVERSITY
MICROENTERPRISE & DEVELOPMENT INSTITUTE (SNH-MDI)

Course Subject	Microenterprise & Microfinance
Target Audience	Practitioners (NGOs and contractors)
Average Class Size	30-50
Instructors	Guest lecturers/experts; some SNH staff
Instructional Style	Participatory, focused around lectures
Location	Manchester, NH. A similar training is offered in South Africa
Length of Training	3 weeks
Cost of Course	\$3,400
Average Cost per Day	\$226
Number of scholarship recipients since 2003	17

This three-week program offers the new to mid-level practitioner several curriculum tracks to select from. The modules are strongly based on the interactive participation of students and provide excellent opportunities for networking. In order to maximize the investment in the training, QED recommends that the scholarship selection committee require attendance at the full three weeks. Numerous participants commented that anything less than the full course dramatically lessens the course impact. Scholarship recipients chose to attend SNH-MDI based on recommendations from colleagues, for the flexible and extensive curriculum, and for its location (from a Canadian recipient).

At MDI, Microenterprise Development and Microfinance is viewed as more than just a financial portfolio, it is a tool to relieve poverty. Effective development of the field requires looking at much more than credit, although this is necessary, and requires an integrated approach to management. With its in-depth modules, the administrators of MDI view the institute as an alternative to Boulder. The administrators strive to keep the institute on the cutting edge, but they face challenges in bringing students in from overseas due to visa issues.

MDI strives to be on the "cutting edge" and content and methodology is always evolving. MDI added an introductory track recently to accommodate the handful of students that are new to the field. MDI is also trying to appeal more to the non-microfinance crowd by adding modules such as youth MED and MED in conflict environments.

Students may register in advance for tracks, or select classes *a la carte*. There are currently six tracks offered at MDI.

Pro Poor Market Development:

This comprehensive track focuses on market development and is designed for students (primarily from NGOs) with a good understanding of enterprise development.

Intro to Microfinance:

This introductory track is open to students hoping to gain a clear picture on how microfinance fits in the development sector.

Institutional Management:

Track includes growth management, competitiveness, human resources, and policy issues.

Financial Planning and Monitoring:

Focus primarily on a Microfin training provided by Chuck Waterfield or Tony Sheldon.

Client Assessment Track:

Offers three classes on client assessment tools and client-led methodologies.

Microfinance Methodologies Track:

Addresses current issues in microfinance and microenterprise including service provision to youth and in conflict/emergency environments.

Two of the scholarship recipients desired more in-depth, concept oriented classes, but they all stated that they were gaining skills that would be applicable to their daily work. For instance, one recipient plans to work with partners to apply a new performance indicators framework. Another knows that his new knowledge of microfinance will facilitate his enterprise development efforts. A third will use the methodology and management skills acquired in the youth issues class in fielding consultancies on related projects.

SPRINGFIELD CENTRE: MAKING MARKETS WORK FOR THE POOR

Note: The QED Group did not visit the Springfield Centre. The following comments are from Terrence Miller of USAID/MD and Alan Gibson, Director of the Springfield Centre.

Course Subject	Microenterprise & Microfinance
Target Audience	Middle-senior level personnel with considerable experience
Average Class size	50 students divided into three tracks
Instructors	Guest lecturers/experts; some SNH staff
Instructional Style	Participatory, focused around lectures
Location	Manchester, NH. A similar training is offered in South Africa
Length of Course	3 weeks
Cost of Course	GBP 3,172.5 (~\$6000)
Average Cost per Day	\$400
Number of scholarship recipients since 2003	17

The Springfield Centre was founded on the idea that enterprises should become more important in achieving development objectives and that development agencies need to act in a more business-like manner. The market development approach is central to the Centre's work.

The Centre provides a very tight core curriculum developed by the program's three main trainers. Modules are taught through a range of methods: Presentation, group work, case studies, role play, and guest lectures. Participants could select from three different tracks. Students were actively encouraged to partake in the training—their experiences were used as case studies to supplement the lectures.

Participants are primarily from the fields of micro and small enterprise development, private sector development, sector/value chain development, livelihoods and rural and agriculture development. The organizations represented tend to be donor agencies, donor-supported projects, NGOs, national governments and consultants/contractors. While there is no "average" participant, in the main, these are middle-senior level personnel with considerable experience. There are always some younger and less experienced people there as well – and that's fine as long as they are not out of proportion. A key source of participant learning on the program is other participants (formally and informally), so it is important that they have something to share.

According to Mr. Gibson, this training is not a manual-based formula approach. Participants, instead receive a market development orientation, and develop the ability to think through how they can understand and act on different situations from a market development perspective.

Participants learn how to:

- Analyze and understand market systems to identify key constraints
- Develop a coherent strategic framework for interventions
- Operationalize sustainability objectives in intervention designs
- Design and implement interventions, including the key issues of who, how and how much.
- Implement interventions to "crowd in" other activity and scale up for wider systemic change
- Monitor and evaluate programs to set appropriate incentives and guide actions.

Participants also leave the training with a number of key tools and frameworks. These include:

- The strategic framework connecting poverty reduction to enterprises and market systems

- The anatomy of a transaction in a market system
- The inverted cone process for market assessment
- The three-tier model of a market system - market core, rules and services
- The continuum of options for government actions
- The market functions matrix (who does- who pays)
- The tests to guide interventions
- The prove-improve continuum for M & E motivations
- Methods for developing plausible attribution

Terrence Miller (USAID/MD) chose to attend the Springfield center to gain a better understanding of enterprise development and the CTO's role. He chose this training over SNH-MDI because he was looking for an in-depth examination of market development. In particular, the training has been helpful in reviewing scopes of work and understanding his role as a facilitator.

Additional comments:

Quote from Alan Gibson: From the very start of our training in 2000 we have worked closely with USAID. It is a relationship that we value not simply because of the people who have attended through scholarships, but also because USAID has understood the distinctive character of the program – why it is different from other training - and made valuable inputs on its design and content. – We of course hope that this relationship continues and expands in the future.

VI. PARTICIPANT REVIEW

The QED evaluation team attempted to contact the 116 scholarship recipients between the years 2003-2006. A survey was created and approved by the AMAP CTO. The method used to contact recipients was email communication and telephone. The goal was to conduct 20% of interviews (selected randomly) by telephone and all USAID recipient interviews by telephone for the purpose of obtaining more detailed feedback through the interviewer's ability to ask follow-up questions. Interviews were conducted over a 6 week period from December 2006 - January 2007.

Overall, there were twenty-nine completed phone interviews and written questionnaires for a response rate of 25%. Of these completed surveys, 6 were conducted over the phone, which accounts for 20% of the completed surveys. Five surveys were completed by recipients who are USAID employees.

Factors attributing to the response rate include changes in contact information and unavailability of the participant.

Breakdown of Responses:

Institute	% of total participants 2003-2005	# of surveys received	% of Surveys Received/Institute
Action for Enterprise	13 %	3 / 15	20 %
Bankakademie	3 %	1 / 4	25 %
Boulder Microfinance Institute	27 %	9 / 32	32 %
FIPED	2 %	1 / 2	50 %
MDI-New Hampshire	10 %	4 / 12	33 %
MDI-South Africa	5 %	1 / 5	20 %
Microfinance Centre	5 %	2 / 6	33 %
Microfin	1 %	1 / 1	100 %
School of Applied Microfinance	4 %	1 / 5	20 %
SEEP BDS Training of Trainers	17 %	1 / 20	5 %
Springfield Institute	12 %	5 / 14	36 %

By Year of Participation:

- 2003: 2 respondents out of 42 recipients
- 2004: 5 respondents out of 23 recipients
- 2005: 22 respondents out of 51 recipients

Impact of Training on Career

Over half of the recipients surveyed (52%) reported that they had received a promotion, or were in a new position since the training. Only two of the recipients reported that they moved to a new organization after the training. One of the two was transferred from Uganda to a partner organization in Rwanda.

Factors Motivating Institute Selection

Recipients were asked to rate the factors motivating their decision to attend the training, and then to rate whether or not their expectations were met. The response rate to this question was inconsistent with some recipients responding to each component, and others only responding to select components. Therefore, it is difficult to provide a sense of the motivating factors for each institute.

Overall, the highest rated motivating factor was the desire to **enhance their current skill set**. Recipients felt this was achieved. This is reinforced by the number of recipients who have since moved into new positions at their organization.

An interest in **networking with peers** and **the location of the training institute** were also strong motivating factors (both rated 4 out of 5). Several recipients and recommenders commented that the trainings provided a needed opportunity to network with colleagues on similar projects and/or in similar regions. This is seen as beneficial to the knowledge sharing and creative problem solving. The location of the training was particularly important to recipients with limited travel budgets and needing visas.

Recipients of scholarship to the **Boulder Microfinance Program** had the highest response rate (7) to this question. Their ratings for the factors are:

Goal/expectation	Motivation for attending training
Networking with peers	Very High (4.5)
Enhance current skill set	High (3.6)
Gain skills needed to change jobs	Medium (3.2)
Gain skills needed to change careers	Medium (2.6)
Prestige of training institute	Medium (2.5)
Location of training institute	Medium (2.6)

Funding

The majority of responding recipients (84%) *would not* have been able to attend the training without the scholarship. The vast majority (92%) *would recommend* the training they attended to someone not receiving assistance from a scholarship.

Additional Costs:

- 88% reported that their organization funded the additional costs
- 96% reported that their organization paid for their time at the training.

USAID Projects Involvement

Recipients reported working on the following **USAID** projects pre and post training:

Project Name or Description	Country
Afghanistan Rural Investment and Enterprise Strengthening Program (ARIES)	Afghanistan
Microlending Project	Albania
Small Business Credit Assistance project	Albania
Azerbaijan Rural Credit program (ARC)	Azerbaijan
Azerbaijan SME Support through Financial Sector Development project	Azerbaijan
GDA proposals in Bolivia	Bolivia
USAID grant in the Great Lakes region of Africa: NGO Sector Strengthening Program working to support two new MFIs and build capacity of the microfinance sector in Burundi and eastern DRC.	DRC
Federal Grant Number: GEG-A-00-00006-00 OMB Approval No.: 0348-0039	Ethiopia
Food for Peace project	Ethiopia
Various projects in coordination with USAID such as Maluku Economic Opportunity Program with Mercy Corps Indonesia	Indonesia
Iraq Private Sector Growth and Employment Generation project	Iraq
Supporting the Evolution and Sustainability of Al-Thiqa Small Business Loan Fund	Iraq
Supporting the Evolution and Sustainability of the Bai Tushum Financial Foundation	Kyrgyzstan

GDA in Malawi	Malawi
Nepal Small Holder Irrigation Projects	Nepal
MYAP in Nicaragua	Nicaragua
Promoting Improved Sustainable MSME Services (PRISMS) Project	Nigeria
Non-Bank Finance Institution in Romania	Romania
Agribusiness Development Assistance in Rwanda (ADAR/Chemonics)	Rwanda
Sustaining Partnerships to Enhance Rural Enterprise and Agribusiness Development (SPREAD/Texas A&M University)	Rwanda
USAID/Rwanda Dairy Sector Competitiveness Project	Rwanda
Social Assistance programming under the Humanitarian Assistance portfolio, including services for disabled, reintegration of institutionalized children, counseling for torture victims, tsunami relief and small scale infrastructure reconstruction programming; conflict disaster relief programs	Sri Lanka
PLP-SEEP Project	Tajikistan
"Building Trade Capacity in Southeast Asia: Exporting Asian Foods to Global Market"	Thailand
Aided in the work organization is doing under AMAP	USA
Work with ACDI/VOCA affiliated MFIs and review their MRR reporting	USA
Uganda Microfinance Ltd (ACCION)	Uganda
Digital Freedom Initiative Project/COPEME	Peru
Rwanda Microfinance Ltd (ACCION)	Rwanda

In addition to USAID projects, recipients reported working on various other projects related to enterprise development and microfinance. Post training projects include: performing a skill gaps assessment of the Central Bank of Nigeria on microfinance policy implementation, designing a new loan product (agricultural lending) for Microfinance Opportunities in Uganda, and transforming MFIS into Micro-Deposit Taking institutions (MDIs) in Uganda.

USAID Staff Involvement

One question that the Scholarship Fund Committee was interested in was the reasons behind the decrease in USAID staff applying for scholarships. For participants who are/were USAID employees when they attended the training, the Evaluation Team added in a question regarding this trend and asked for the potential reasons behind it. There were five responses from USAID staff, but the information received can most likely be applied to other posts as well.

The USAID recipients felt that the following factors influenced the decreasing number of USAID applicants. They provided the following comments:

Timing: Trainings may occur during the busiest cycles for staff. Some of the trainings are too long and the staff can not take off that amount of time from work.

Visa issues: It was noted that this has been less of an issue due to the addition of regional trainings.

Funds for additional expenses: Limited USAID mission travel budgets and restrictions on USAID staff travel are contributing factors.

Awareness of Scholarship Fund: One participant commented that there might be a misperception that funds are only for partners.

VII. RECOMMENDER REVIEW

While there were 24 surveys sent in or conducted by phone, not all of them were entirely filled in. Also, some respondents had recommended more than one participant and, therefore, gave information regarding each participant. Other questions allowed for respondents to pick more than one answer. For these reasons, the number of responses per question is not consistent.

The missions represented in these answers are:

Albania	Georgia (2)	Romania
Angola	Kenya	Senegal
Cambodia	Malawi	Tanzania
Columbia (2)	Mexico	Uganda
Democratic Republic of Congo	Mongolia	USA (4)
El Salvador	Pakistan	Zimbabwe
	Peru	

Recommender and Participant Relationship:

Out of the 23 responses provided, the answers were divided into three categories:

- **Had a partner relationship with participant: 21 (91%)** See comments below
- **Did not have a working relationship with participant at time of recommendation: 1 (4%)**
- **Does not remember participant: 2 (8%)**

* Total number adds up to more than 23 as some recommended more than one person

The quotes below are indicative of the close working relationship that a majority of recommenders had with the participants for whom they provided recommendations. This data implies that despite the decrease in applications from USAID mission staff, they are identifying partners that they are working with that can benefit from the trainings.

Examples of relationships include:

"Participant was my colleague and was assigned as the manager of a micro-lending program. In 2004 I was the Deputy Office Director of the Private Sector Initiatives (PSI) Office within USAID/Romania and she was Project Manager in the same Office." (Participant is a USAID employee)

"The recipients are mid-level managers at two of the partner MFIs that USAID works with. The participants (2) are now much more able to take advantage of the technical assistance offered by the project. Both partners are in the midst of big growth spurts, and this profile of manager needs ever-greater skills to help guide their institutions through such changes."

"We worked with them through our Livelihoods program and also through our Transition Initiatives program (where I worked with them primarily). They were a sub-grantee under one of our partners."

Current relationship between recommender and participant:

Of the 22 recommenders who knew and had a working relationship with the participant:

- **Continue to partner with participant: 13 (59%)** See comments below
- **Change in relationship: 2 (9%)** For one recommender, the project ended (USAID IGP grant). One participant left USAID but works in a similar capacity in Nairobi.
- **Unknown: 7 (32%)**

Examples of continued partnership:

"Uganda Microfinance Union Ltd. was and still is a key USAID implementing partner. UMU is one of five USAID supported MFIs that transformed into a licensed deposit taking financial institution, supervised and regulated by the Bank of Uganda. UMU has a U.S. DCA loan portfolio guarantee facility and USAID partnership with the institution is in response to rural sector demand for financial services. Among the innovations helping farmers and small business owners to create new opportunities for trade and investment, is a micro leasing product that the recipient's organization was piloting at the time and has now successfully rolled out to its 21 branch network."

"Participant continues to work in the PSI Office of USAID/Romania and she is still the Project Manager of the Enterprise Development and Strengthening Program that had the micro-lending component. Starting FY 2006, the micro-lending component was phase-out of the program and a new entity, Express Finance, was created to continue the micro-lending activity in Romania as an independent and self-sustainable organization." (participant is a USAID employee)

"Constanta was implementing at that time and continues implementation now of a microfinance project funded by USAID/Caucasus in Akhalkalaki. USAID signed a \$1.5 million portable loan guarantee agreement with Constanta at the end of FY2006."

Training impact on recipients work:

Out of responses covering 25 participants, the recommenders reported the following regarding the positive impact of the training for the participant they recommended:

- **Yes: 17(68%)** See comments below
- **No: 2 (68%)** One recipient left their organization, the other felt the training was too general
- **Unknown: 6 (24%)** Three of the recipients had just returned and it was too soon to evaluate the impacts, one recommender had since left the Mission, and the other two were not in close contact with the recipient

The majority of training participants are directly utilizing their training to directly support USAID projects. The following quotes highlight ways in which participants are applying the skills they learned and the resulting impact.

"Recipient went on to lead a 4 million dollar project at his organization due in large part to the skills he received at the training and relationship he fostered from the mission who then entrusted CHF with the project."

"The Akhalkalaki branch improved its operational procedures as a result of the training, and partly as a result, the branch's portfolio nearly doubled since the training was provided."

"The recipient was a key staff member with the institution and contributed to ensure the successful piloting of new products such as micro-mortgage, health insurance and micro-leasing for rural based entrepreneurs and the eventual roll out to UMU's branch network."

"As a result of the training, [the recipient] was transferred to Rwanda to set up the Rwanda Microfinance Ltd., an affiliate of Uganda Microfinance Ltd. enabling him to transfer his skills to enhance regional expansion of model best practices in micro finance delivery of services.

"USAID is happy to note that the training has been very helpful to the recipients, the implementing partner and USAID as well. This has been amply demonstrated by the good results achieved by the activities implemented by the recipients' organizations."

"The training was of tremendous value...After returning he gave training on the Value Chain Program Design to his co-workers, or more than 11 Business Development Area Managers. He also started to work with small scale food producers and vegetable growers of Choibalsan to disseminate the concept of a value-added chain as well as to find ways to create such a prototype among microentrepreneurs in his town."

"Since the training, [the recipient's] analytical skills and professional knowledge have significantly improved. She has become more capable and more engaged in discussing technical issues with the partners who implement USAID projects (Microfinance Services for Albanian Micro-Entrepreneurs, Small Business Credit and Assistance, Albania Center for International Trade, and Assistance to the Central Bank). She has been more effective in providing technical guidance to project implementers to enhance the effectiveness, efficiency and sustainability of the projects"

The role of the training in enforcing the partnership between USAID and the recipient's organization:

- Yes: 16 (84%)
- No: 2 (11%)
- Both yes & no: 1 (5%)

The majority of recommenders who responded viewed the Scholarship Fund as tool to foster relationships with partners during a time when funding for microenterprise and microfinance is being cut.

Comments:

"The Scholarship Fund is a good tool for providing training to USAID partners. It's often difficult to include a training component in cooperative agreements and grants. As the Mission gets less and less funds for Microfinance, it's helpful to have another mechanism for funding. That said, he has not used/promoted the fund much."

"The training and Scholarship Fund supplemented Mission support to build the human resource capacity of micro enterprise finance professionals particularly belonging to institutions that have graduated from NGO/MFI to formal regulated commercial bank status."

"USAID's support...reinforced the mission program objective to accelerate economic growth in Mongolia. We are happy to support the training needs of our implementing partners...as long as these trainings build the capacity of our partners and promote the overall objectives of the project and the mission."

"AMAP scholarship program is useful; funds were short so the [scholarship] was integral to sending participants"

Those who did not feel it enhanced partner relationships noted the following:

- Scholarship Fund should be seen as a tool to improve the skill set of individual practitioners rather than the partner.
- The partner relationships were already strong prior to the training.
- There is a concern that the scholarship perpetuates the dependency of partners on USAID for funding. "Funds for this capacity building should ideally come through the retained earnings, and not through donor subsidies. But, that is in a perfect world."

Training forums requested by recommenders, their staff and partners:

(Respondents were able to select as many as necessary)

- Regional Trainings: 10

- In-Country Trainings: 10
- Training for Specific Partners: 5
- Training for USAID Staff Members: 7

Comments on why some respondents did not select any type of training forum:

"The USAID Mission in El Salvador has focused its assistance on small and medium enterprises. There is not a specific program to assist micro-enterprises."

"We are not working in micro enterprise or micro credit at the moment"

Training Needs of Missions and Their Partners

In the questionnaires and interviews with USAID recommenders, QED took the opportunity to explore some of the perceived training needs of Mission staff. A variety of responses were provided, indicating a diverse and individual set of needs for each Mission and region. As training needs vary from region to region, and this survey represents only a limited number of perspectives, QED proposes that the MD office initiate discussions with their colleagues in Missions to better assess the training needs of each region. A formal training needs assessment may also be required.

Based on the limited responses provided, QED identified three focus areas for training support to Missions.

First, six recommenders expressed a need for **continued support of the current types of training provided** by the scholarship fund and the SME Support Project. In particular, their partners need training in MED/value chain analysis, and best practices for junior to middle level loan officers. Given this, QED suggests a increased promotion of the fund to Mission staff so they can inform the appropriate partners of the scholarship opportunity. Since there may be cases where a partner is highly recommended but cannot afford the additional training costs, MD may want to explore the possibility of allowing recommenders to nominate a partner for additional financial support through Invitational Travel Fund.

Second, three recommenders requested **donor specific trainings**. One recommender referred to a CGAP-like donor training, and another noted that FSNs could benefit from regional networking and training opportunities. Geoffrey Chalmers of USAID/Mexico suggested that a training or workshop focusing on the synergies between MED and non-MED projects could be beneficial.

The third key category of training needs was focused on **rural MF and enterprise development**, although specifics were not provided. Finally, one recommender from USAID/Uganda expressed several specific training needs to 1) refine existing mechanisms for savings mobilization and access to agricultural and trade finance; 2) improve bank, microfinance and Savings and Credit Cooperative (SACCO) linkages; and 3) implement new rural banking technologies and innovate on financial service delivery mechanisms. This recommender commented that "any training to improve agricultural lending and risk management skills to exploit new opportunities identified in maize, sunflower, and cotton commodity value chains; pilot insurance and price hedging mechanisms for maize and cotton; and promote the utilization of Development Credit Authority (DCA) loan guarantees would be welcome."

Scholarship Fund Advertising:

Recommenders were asked to identify how they learned about the Scholarship Fund. The majority learned about through word of mouth from peers and partners. QED believes there is more room for direct advertising of the fund to USAID staff.

- USAID Staff Member: 8
- Scholarship Fund Applicant: 6
- microLINKS website: 5

- Partner Organization: 2
- Past Scholarship Fund Recipient: 1
- microLINKS Connections: 1
- Microfinance Gateway: 1
- Listserv (Devfinance, etc.): 0
- Other Website: 0

USAID Staff Involvement

The USAID recommenders felt that all factors influenced the decreasing number of USAID applicants. They provided the following comments:

Awareness of fund: 5

"[Respondent] suggested that we send a list of deadlines regularly in an email perhaps sent to mission directors. Announcements are good, but require staff to be proactive, which is not to be expected. Given this, the important information on deadlines should be distributed on an exclusive listserv of important recommenders."

Funds to pay for travel: 4

"OE funds are decreasing, and while program funds are still available for training, they are trying to maintain an appearance of equity. Sending program funded officers to all of the trainings would seem unfair."

Applicability of training: 7

"[Missions may] have concluded that the training does not produce the types of results that justify the amounts of time and money involved."

"The SO team leaders... have the overarching EG training anyway so beyond that it's hard to justify"

"Trainings offered are good, but may not address the specific needs of the Mission. There is a feeling that MF has been around for a while and training is not necessarily needed. AID is moving on to second tier activities."

VIII. RECOMMENDATIONS

Based on the findings of this review, QED believes the Scholarship Fund is a useful tool to build capacity on USAID projects and to strengthen partnerships between USAID and its partners, and should be continued with some modifications.

In order to better achieve these goals, increase the rate of return on the fund's investment and decrease the amount of time required by the Scholarship Selection Committee to identify appropriate recipients, QED recommends the several refinements to the Scholarship Fund.

Modifications to Improve Applicant Pool

QED suggests that the Scholarship Fund application be modified to guarantee that recipients share and apply their newly acquired knowledge.

The application should require applicants to:

- Detail how the training is relevant to their project's needs, and how they will apply their knowledge to their work.
- Detail a plan on how they will share their knowledge with their colleagues and peers.
- Agree to write a 'Note from the Field' for publishing on microLINKS.
- Provide a detailed recommendation from USAID staff member. An alternative to this would be to require that applications be submitted directly by the USAID recommender.
- Provide a letter of support from applicant's organization stating how the training will benefit the organization and contribute to the USAID project.

Modifications to Support Regional Training Organizations

In past years, an emphasis has been placed on supporting regional trainings such as those provided by Sanabel and the Microfinance Centre. These trainings are low-cost (between \$150 to \$900) for one to two day trainings, are offered in multiple languages, and are more accessible to practitioners. The impact, however, of a one or two-day training is significantly less than a week to three week training. Additionally, the administration of scholarships to these trainings faces numerous challenges. The schedules of these trainings are also unreliable, with trainings often being postponed or cancelled. Translating the applications is costly and time consuming. These regional trainings also have the highest number of Scholarship Recipients who decline their award, or who never respond to post-training surveys.

As both MFC and Sanabel are important regional organizations, QED suggests that the MD office explores a more efficient way to support these institutions. One option could be through direct transfers of funds from the Scholarship Fund or the Support for the Supply of Training. MD may wish to establish MOUs with these organizations on how the funds will be used to ensure they support USAID staff and partners participation in the trainings.

Modifications to Improve Efficiency and Efficacy of the Fund Administration

- Focus funds and training opportunities on longer term trainings. The Fund should encourage recipients of scholarships to two or three week trainings to attend the full course. Often times, recipients will opt to attend just certain portions. Feedback from participants shows that the full value of the course diminishes if the participant does not attend the full training.
- To ease the burden of non-tuition expenses for Staff, the Scholarship Fund should also cover accommodations when they are offered directly by the training institute. This will also ease the administration of the funds with the Southern New Hampshire, SAM, Springfield, Bankakademie, and the Boulder Microfinance Program.

Modifications to Improve Access to Training for USAID Mission Staff

The Review has shown that the USAID Mission staff are unable to access the Scholarship Fund due to lack of institutional support for training, lack of funds to pay additional expenses, and lack of time to attend the training. While the Scholarship Fund does not have much leverage to change these factors, QED recommends the following:

- MD office conduct a more in-depth assessment of the specific training needs of USAID Mission staff. Options such as the regional Value Chain Workshops and the RAF Curriculum, and use of the AMAP Support for the Supply of Training may be more effective ways of reaching USAID staff.
- Scholarship Selection Committee continues its policy of automatic admission to USAID staff applicant. The Committee, however, should retain the prerogative of recommending the USAID applicant attend a different training. Additionally, the applicant will still need to provide a supervisor's agreement that the additional fees will be covered.
- The MD office should continue to advertise the Scholarship Fund internally within USAID.
- To ease the burden of non-tuition expenses for Staff, the Scholarship Fund should also cover accommodations when they are provided for by the training institute. This will also ease the administration of the funds with the Southern New Hampshire, SAM, Springfield, Bankakademie, and the Boulder Microfinance Program (as above).

IV. APPENDICES

APPENDIX A – CONTRACT

GEG-I-00-02-00024-00 Task Order No. 2

I. Module One: Training Support

Section 4. Administration of Scholarship and Invitational Travel Funds

The Contractor will be responsible for managing the MD Division's MED Scholarship Fund (approximately \$200,000 per year), which makes scholarships available to USAID program staff and partners to attend premier training events worldwide. In the past, scholarship funds have been available to USAID program staff and partners to attend premier training institutes such as: Naropa University (Boulder Microfinance Training), Southern New Hampshire University (Microenterprise Development Institute), Springfield Centre (BDS 2002) and SEEP State of the Art in BDS. In addition to administering the scholarship fund and ensuring payment to each training institute, the Contractor will be expected to design a system for assessing the quality and relevance of each training event to USAID-funded participants. The Contractor will work in concert with MD training coordinator and staff to ensure that scholarship and invitational funds are used in an appropriate manner, within flexible guidelines.

The Contractor is also encouraged to suggest alternative approaches to make scholarship funds available for high quality, shorter-term, training events to USAID staff and partners as well in the US and abroad. While funds may be provided to Naropa to support two or three students, it is less common that people are able to access funds to attend important training or learning events that may be as relevant and available in their own regions. The Contractor will work with the MD Training staff to create an appropriate and transparent selection process, as well as a training follow-up process which would allow us to collect lessons learned.

APPENDIX B – USAID REQUEST FOR SUPPORT



Request for Support

Is this request for training or admin services? Training

1. USAID Person Requesting Support:

Anicca Jansen

2. Nature of the support

Scholarship Fund Life of Project Review

3. Please list desired start date/end date and include the estimated LOE

Start date: June 2006 Southern New Hampshire-MDI Training
End date: Jan 31, 2007
Estimated LOE from Nov 28 – Jan 31: 25 Days

4. Please provide the scope, nature, and details of the activity

Conduct a review of the Scholarship Fund from 2003 – present to show results of fund and trainings, and to assist in future implementation of the fund.

Includes three components:

1. Institute Review: site visits to Southern New Hampshire, Bankakademie, ILO, and AFE (Washington, DC)
2. Recommender Review: Interviews conducted with USAID recommenders
3. Participant Review: Interviews conducted with 2003 – 2005 recipients

5. Please list skills needed

Interview and Analytic skills, Spanish and possibly French and Arabic language skills

APPENDIX C – TRAINING PARTICIPANT SURVEY



Training Participant Survey

Name: _____ Job Title at Time of Training: _____
 Training Employer at Time of
 Attended: _____ Training: _____
 Training Dates: _____ Current Job Title: _____
 Training Current Employer: _____
 Location: _____

1. Please select the degree to which the following factors motivated you to attend the training and whether they were accomplished at the training.

1 = not at all 2 = slightly 3 = average 4 = above average 5 = completely

	1	2	3	4	5
Networking with peers					
Achieved:					
Enhance current skill set					
Achieved:					
Gain skills needed to change jobs					
Achieved:					
Gain skills needed to change careers					
Achieved:					
Prestige of training institute					
Achieved:					
Location of training institute					
Achieved:					

Please feel free to add any additional comments to explain your rankings above:

2. Please list the US Agency for International Development projects you have worked on since the training. Using specific examples, describe how the skills, tools and contacts gained from this training have impacted your work and/or that of your colleagues and your organization.

3. What factors, if any, impeded your ability to apply skills gained from the training at your work?

4. Funding:

- a. Without the scholarship award, would you have attended the training?
- b. Would you recommend this training to someone not receiving assistance from a scholarship?
- c. This USAID scholarship covered your tuition. Please note who funded the additional travel and accommodation costs.

i. Your Organization: _____

ii. Private funds: _____

- iii. Other (please explain): _____
- d. Did your organization pay for your time at the training?

5. How did you hear about the Scholarship Fund?

- microLINKS website _____
- microLINKS Connections (E-Newsletter) _____
- USAID Staff Member _____
- Past scholarship recipient _____
- Listserv (Devfinance, Yahoo _____
- MicrofinancePractice Group) _____
- Microfinance Gateway _____
- Other Website, please list: _____
- Other, please list: _____

We welcome any additional comments you have regarding the training, the Scholarship Fund, and its contribution to your work and that of USAID.

The following question was added to surveys sent to USAID Staff members:

The Microenterprise Development Scholarship Fund was originally intended to help USAID mission staff attend trainings. Through the years, however, fewer and fewer USAID staff members have applied. Please check and rank the factors that may be influencing this change:

- a. Awareness of fund _____
- b. Funds to pay for travel _____
- c. Applicability of specified trainings to training needs _____
- d. Other: Please elaborate below _____

Other:

APPENDIX D – USAID RECOMMENDER SURVEY



**Microenterprise Development Scholarship Fund
Recommender Survey**

Recommender Name: _____
 Partner Name, Organization, Yr: _____
 Partner Name, Organization, Yr: _____
 Partner Name, Organization, Yr: _____

1. In what capacity did you/USAID work with the recipient or his/her organization at the time of application to the Scholarship Fund? How has this relationship changed since the training?

2. Please describe how the training impacted the recipient(s)'s work, in particular as it applies to USAID projects.

3. How successful was the training and the Scholarship Fund in reinforcing the partnership between USAID and the recipient's organization?

4. What specific training forums do you, your staff, or your partners need?

Please check those that apply:

- Regional trainings _____
- In-country trainings _____
- Training for specific partners _____
- Training for USAID staff members _____

5. Please elaborate on any other microenterprise training needs you, your staff and/or your partners may have.

6. How did you hear about the Scholarship Fund?

- | | | | |
|----------------------------|-------|-----------------------------|-------|
| Scholarship Fund applicant | _____ | Listserv (Devfinance, etc) | _____ |
| microLINKS website | _____ | Microfinance Gateway | _____ |
| microLINKS Connections | _____ | Other Website, please list: | _____ |
| USAID Staff Member | _____ | Other, please list: | _____ |
| Past scholarship recipient | _____ | | |

7. The Microenterprise Development Scholarship Fund was originally intended to help USAID mission staff attend trainings. Through the years, however, fewer and fewer USAID staff members have applied. Please check and rank the factors that may be influencing this change:

- a. Awareness of fund _____
- b. Funds to pay for travel _____
- c. Applicability of specified trainings to training needs _____
- d. Other: Please elaborate below _____

APPENDIX E- 3 WEEK EVALUATION SENT TO PARTICIPANTS



Training Participants' Survey

Name
 Organization:
 Training Attended

Job Title:
 Date:
 Country:

1. Please evaluate the training by checking the boxes below:

1 = not at all 2 = slightly 3 = average 4 = above average 5 = completely

	1	2	3	4	5
1. Relevance of the training to your current work.					
2. Extent to which you have acquired information that is new to you.					
3. Usefulness to you of the information that you have acquired.					
4. Focus of the training on what you specifically needed to learn.					
5. Overall usefulness of the training.					

Additional comments explaining your rankings above (This is not mandatory, but often comments are given and will be taken into account.)

2. What parts of training stood out as especially useful? (be sure to include in your comments the usefulness of the classes, networking, teachers, printed resources, etc.)

3. What skills did you learn or develop during the training?

4. Was there sufficient focus on the skills that you hoped to learn?

5. In what ways do you think that knowledge gained from the training will be relevant to your current work?

6. What did you like least about the training?

7. Did you experience communication challenges?

8. Do you think you may benefit in the longer term (2-5 years) from the training or the contacts you made? Why or why not? Please be as specific as possible about these opportunities.

9. How did this training compare to microenterprise development or other trainings that you may have attended?

10. Would you recommend this training to someone else? Why or why not?

11. How did you learn about the USAID Microenterprise Scholarship program?

12. What suggestions or recommendations do you have for USAID?

APPENDIX F – DETAILED INSTITUTE DESCRIPTIONS

1. ACTION FOR ENTERPRISE

Action for Enterprise's week-long workshops on Value Chain Design are content rich and provide students with tangible tools to design and implement programs. The ideal student is one who is involved in the intervention design process. This is a mobile course, and the trainers bring it to a variety of locales including Washington, DC, Senegal, and Thailand. The course emphasis is on the application of skills and tools of analysis. While focused on group work, the value of networking and social cohesion is downplayed in comparison with the other trainings supported by the Scholarship Fund.

Institute Overview

The institute was founded in 1994. Its primary function is to promote economic development that is commercially sustainable. They achieve this primarily through technical assistance. About a quarter of their portfolio is conducting trainings on Value Chain Design and Analysis. They hold four public trainings per year (two in DC, one in Thailand, and one Senegal). AFE also conduct five to seven customized trainings for donors and specific organizations. Trainings are designed to be practical and are taken directly from AFE's experience. AFE is currently exploring the possibility of adding more advanced courses in project implementation.

Curriculum and Instructional Methods

The training is divided into six components that each focus on a different stage of the value chain design process. After a day of introductory lecture, the class is divided into different groups to work on a case study for the remainder of the training. The case study allows the participants to apply the tools they learn through the training. There are also a couple skits, games, etc. Participants receive binders and printouts of the PowerPoint at each session, numerous handouts of tools to apply in case study. After the training they receive copies of the group work, the presentations and a bibliography on a CD-ROM.

Skills acquired in the course of study

Recipients noted that they are acquiring the following skills at the training that they can then apply at their jobs:

1. Analytical tools
2. Mapping assessments
3. Assessing market solutions
4. measuring impact
5. A focus on commercial viability, and an understanding that SMSEs need to be sustainable.
6. Ability to identify Value Chain constraints and find a solution to each type of constraint
7. Understanding of embedded business services

Trainers

Trainers are always AFE staff—primarily Henry Panlibuton and Eric Derks. AFE invites a guest speaker from the private sector to discuss their work with microenterprises. At the Washington, DC training visited by QED, a representative from a Tibetan craft importer came to discuss her company's business model and the challenges they face working with artisans and cooperatives in the Tibet. Students seemed very happy to meet her and discuss the private sector perspective. In Chaing Mai, AFE brings a representative from a vegetable export company.

The scholarship recipients have been very pleased with AFE's trainers. They appreciate the trainers' use of different styles, and their openness to questions. The trainers successfully keep the participants engaged;

especially given the challenges in language differences. The qualifications of the trainers was one of the key draws to the workshop for several of the participants.

Evaluation

AFE conducts evaluations at the end of the program. Evaluations have primarily helped with logistical issues, rather than anything content focused. The administrators try to gauge level of satisfaction, and identify the particularly helpful components, feedback on logistics. Through evaluations, they learned that the performance management segment was shorter than some students wanted. Since this is only a one-week training, they try to manage students' expectations about what will be included in the training.

Student Profile

The information learned at an AFE training is most applicable to those students who are in the position to impact the design of an intervention. The student body is primarily composed of practitioners who are mid to senior level program associates. There is a minority of students who are from donor and lending institutes such as IFE, IDB, ILO and USAID. Occasionally there are participants who are brand new to the field or who are executive directors of NGOs. The scholarship recipients appreciated the input from their fellow students. They noted that there was a diverse range of experience. Some participants had more of a microfinance or a governance focus, which provided an interesting, though at times distracting, perspective. Students at the DC training are typically from all around the world. The regional trainings tend to attract primarily practitioners in the region.

The scholarship recipients had minimal, if any, formal training in microenterprise. Only one of the four recipients had taken a brief course on mapping.

The USAID scholarship recipients interviewed by the QED Group all worked on projects involving value chain design and interventions. They chose to attend the AFE training for the following reasons:

- 1) One recipient's organization had just received a USAID grant involving business development services; her organization now recognized the relevance of BDS services in being able to work for USAID and they want to become more knowledgeable in the field.
- 2) One recipient chose to attend the training due to the facilitators' background in Value Chain design. The participatory and content driven structure of the training also appealed to her.
- 3) Several of the applicants had colleagues who recommended the training to them.
- 4) AFE capability, trainer skills and background.
- 5) Additionally, the location and the timing of the training was appealing to those in the region.

Student selection

Self-selection by registering.

Funding

Project budgets, individual organizations combined with some donor and foundation support (ie, Ford Foundation) fund the participants' tuition at AFE. For the past two years, USAID Missions have directly funded customized trainings for their staff in Ghana and Senegal.

The scholarship recipients' organizations are all paying for the non-tuition expenses associated with the training. However, one recipient is using her vacation time to attend the training.

Student Networks

AFE does not attempt to stay in formal contact with students after the training, although they do use the email list to send reading updates on occasion and to announce new trainings. They also do not know of networks maintained by AFE students. The scholarship recipients noted that they do plan to stay in touch with fellow students from their same region or sub-sector.

Applicability to Recipients' Projects

All of the scholarship recipients have found the training to be very applicable to their projects. One recipient has been tasked to prepare a manual/toolkit on Value Chain design to be used by her organization. She has been asked to present this toolkit at her organization's regional meeting the month after she returns from the training. The training, she noted, will also be beneficial in program design and proposal writing. Nancy Amayo, of the Kenya BDS project, believes the course will assist her in designing a specific intervention that can be immediately applied to efforts to make SMEs in the fish sector commercially viable. It will assist in developing the project strategy of the country.

Each scholarship recipient plans to share his/her experience with colleagues. Methods of the knowledge sharing range from the informal to the formal. Several recipients mentioned that they would share the training with their colleagues either in presentations at regional meetings, or one on one upon their return. One recipient is expected to prepare a toolkit on value chain design. One noted that he works for an organization providing technical assistance to 18 regional organizations, and will be able to share his new knowledge through those assignments. Another scholarship recipient explained that her organization requires that all training participants report to their colleagues on the key components of the training.

The scholarship recipients did not feel they would encounter much opposition to applying their new skills. The main challenges they might face involve their location in the field (or not), and their organization's mission.

1. Location restraints: being in a remote field office makes it difficult to share new skills with entire organization (however, she will be attending an institute level meeting in early 2007 where she can share her new tools). Conversely, location at the home office, rather than in the field limits the ability to apply the tools directly.
2. Structure of project: One recipient works on a technical assistance project. As such, he cannot directly implement the intervention. However, the new knowledge will be beneficial in building relations with his organizations' partners.

2. BANKAKADEMIE MICROFINANCE SUMMER ACADEMY NOW CALLED THE FRANKFURT SCHOOL OF MICROFINANCE

This two-week training is attended by 25 mid-level managers who are in the position to implement policies at their organization. Training is conducted by a rotating staff of Bankakademie staff and consultants who present for a day or a day and a half. The product managers for Summer Academy facilitate the overall program and ensure continuity and fluidity of the program. Of the institutes visited by the QED Group, Summer Academy employs the greatest level of adult learning methodology. Students stay at the training institute and participate in evening activities together. Great value is placed on the social networks developed through the training, and evening social activities are heavily promoted. The administrators also strive to provide for all of the students' needs during the training. In order to help students focus solely on the training and the networking, the administrators facilitate all of the travel logistics for the students. Students also have free access to internet in order to help them stay in contact with their organization. Any additional needs, such as laundry or medicine needed from the pharmacy, are also taken care of by Summer Academy staff.

All scholarship recipients seemed satisfied with their experience at Summer Academy. One of the greatest benefits appears to be the camaraderie between participants. One of the key challenges of the project is the varied skill level and experience of the students. The courses were occasionally too basic and then too advanced for the students. The students often commented that the course, while useful, repeated knowledge they already had, and did not present them with anything new. This, however, was in-line with the administrators' intent in designing the course to formalize the knowledge that the participants already have.

From the QED Group's perspective, the USAID/MD Scholarship Fund Selection Committee should continue to fund this training, but focus on sending newer managers to the training. This training is particularly relevant for organizations adapting to new regulations and beginning the process of commercialization.

Institute Background

Bankakademie is a non-profit organization founded in 1958 to train German bankers. In the early 1990s, Bankakademie expanded its mandate to provide technical assistance to the Newly Independent States. In 1999, Bankakademie began the Summer Academy to provide hands-on training in Microfinance Management. The training is both practical and technical. It is a platform for worldwide managers to meet and network. Bankakademie became a private university in 2005 and now offers a PhD program.

Curriculum

The Summer Academy strives to provide a practical training in being a mid-level manager. The course is divided into five ½ day to a day and a half blocks. The blocks are: Marketing, Risk Management, Profitability Management, and illustrated through case studies. They purposefully do not push cutting edge research as they have found that their target audience member work in organizations with minimal resources. Since 2003, they have kept modules linked together with case studies for each module. They plan to stay with the modules they have and supplement them with special, optional evening sessions. This year they had microinsurance, last year they had a session on MF in Crisis Situations.

Bankakademie does not have plans to change the focus of the Summer Academy, though there was a brief discussion about holding the academy in a different region (possibly Latin America). The administrators and instructors are constantly finessing the program, but do not plan on any major shifts of program format or content. The last major shift was in 2003 when they changed the format from working with one case study for the full two week course.

Each session is designed by the trainers; however, Summer Academy staff ensures that the modules are well coordinated. All instructors submit their session guides and main message to the academy administration a month prior to the training. Sessions are then reviewed to develop a coherent program. The academy conducts daily assessments of the training and incoming instructors are informed of the needs of the particular group.

Electives

Scholarship fund recipients selected Product Costing, Credit Risk Management, Liquidity, Profitability, and Customer Relations.

While not attended by the QED, the course on Liquidity was apparently far too technical and commercial for the audience. This comment was repeated by both the scholarship and non-scholarship students. The administration is aware of the dissatisfaction with this particular course and will make some changes to it. However, they also believe there was value in the participants being aware of what was going on in the commercial arena as it will affect their own situation. The dissatisfaction of the course reflects a greater challenge of the training. It seems that things like the course that is less than applicable, as well as case studies/colleagues from different regions need to be presented in a different manner.

Trainers

Trainers are primarily from the commercial banking background with some MF experience. They all have a training background. For the past two years, Summer Academy invited a professor to present with the CEO of XacBank. The trainers experience is primarily commercial banking and microfinance.

While the scholarship recipients did not seem overly impressed with trainers, the facilitators were well respected. Only one recipient thought the trainers were very knowledgeable. The remaining recipients provided the following comments:

- The liquidity trainer should have tailored his lecture to the microfinance crowd, rather than the commercial banking crowd.
- Trainers focus only on a couple of the more vocal students.
- Trainers' delivery style was a bit dull
- The trainers don't necessarily understand that the students were starting from different points of understanding

Instructional Method

The courses the QED Group attended were based power point presentations with group work. There was one panel discussion with a guest speaker from XaxBank. The interactive style was new to many of the students, but it appeared to be appreciated. Each morning began with an energizer and an evaluation of the previous day's lessons. One student did note that the morning energizers got on his nerves.

Case studies and group discussion were also appreciated, but many mentioned a request for a more diverse representation of regions in the case studies. During one morning evaluation, the students reported a desire for a more diverse representation of case studies. The trainers then simply changed the title of a European case study to Kenya. This simple change appeared to satisfy the participants, and illustrates the fact that case studies do not need to be country specific.

Skills, Tools, Knowledge Gained

After two weeks of training, students have the tools necessary to address mid-level MFI management issues. The training does not provide "answers" to problems, but rather a framework for addressing issues as they arise. Students return home with the following specific tools that they may share with their institutions:

- Checklist of operational risk for control

- Liquidity planning tool
- Product costing tool

They also bring with them the course materials (a binder and CD-Rom of presentations and materials), as well as other materials provided by SEEP.

Applicability of training to projects

Four of the five recipients felt that the training provided them with skills they can apply directly to their job.

- Head of product development stated that every component of the training will be applicable to his daily work. In particular, he will apply what he has learned regarding internal controls and regulation and credit risk management.
- One participant noted that microinsurance is failing at her organization. Through the brief evening seminar, she learned new ways to sell it to the client and issues of pricing and the market. She plans to hold a microinsurance “mini-seminar” to share her ideas with her colleagues.
- The risk management training was enlightening to one recipient who had received an award from his organization for maintaining the lowest risk portfolio. He learned that taking on some risks is necessary for growth.
- A fourth recipient stated that he learned only little tidbits. The profitability course was somewhat helpful, but he had already been implementing this tool at his organization. This recipient was the most senior of the recipients and reinforces the idea that this is best for mid to lower level management.
- A fifth person interviewed from UNITUS (not a scholarship recipient) stated that the course provided an excellent understanding of microfinance and helped her define the role her organization could play in the field.
- One recipient’s organization plans to implement a credit scoring system. This training will assist him with that. In particular, the contacts created with the trainers will be beneficial to his organization.
- His management expects him to return home and share his thoughts on the training and potential new products at a management level meeting. He will then meet with other working groups to develop new products. He will also informally share the skills and tools gained with his colleagues.

Evaluation

Every morning begins with a feedback session. Two students are responsible for gathering the thoughts of the other students and sharing them with the group in the morning. There is also a “mood meter” where participants can use stickers to rate their feelings about aspects of the training. This process is done quickly and allows the organizers to make immediate changes when possible.

There is a final evaluation at the end of the course which is typically done on boards with comments. This particular group does not seem open to providing negative feedback so Summer Academy will conduct a written evaluation this year.

Student Profile

Bankakademie students are typically mid-level managers with 6 to 10 years experience managing MFIs. While the core target group is managers of MFIs, there are typically a couple donors, and central bank supervisors who benefit from knowing what it is like to be a manager of an MFI. Many recipients noted that it was beneficial to have several donors in the course.

The scholarship recipients chose Bankakademie for its practical approach, and relevance to daily work. Some students heard of Bankakademie through the institute’s technical assistance projects. The location of the training was helpful to Central Asian participants with limited travel funds.

The recipients reported a varied amount of learning from their colleagues. A recipient from Tanzania mentioned that the Eastern Europeans are more advanced in this field and he learned a lot from them—especially about post-conflict recovery. However, some of the European and Central Asian recipients did not think the situation of the African MFIs related to the issues they faced in their own regions. One scholarship recipient went as far to say “There is nothing we can learn from them.” Bankakademie is aware of this sentiment. This reflects two potential areas of improvement: 1) Bankakademie should facilitate a better communication of the cross learning potential among different regions; 2) The scholarship fund application can add a question to ask students to rate their interest in learning about the issues and lessons learned of regions other than their own in order to determine whether or not to send a recipient to a regional or an international training.

The scholarship recipients each had some previous training experience that they said was very different from the Bankakademie experience. One recipient had attended the School of Applied Microfinance in Kenya. He felt that SAM had too many students, but that its wide selection of courses was appealing. Another recipient had also attended the Boulder Microfinance Program, and also felt that that was very different from the Bankakademie training.

Source of funding

The majority of participants are supported by donors, central banks, and their own company/MFI. It is very rare for a participant to pay out of pocket for the training. All of the scholarship recipients had the additional funding paid for by their organization.

Application Process

There are typically 40 to 50 applicants. The first criterion is that they are an MFI Manager. The selection committee also tries to achieve regional diversity. Interviews are then conducted with the finalists in order to clarify expectations and verify English language skills. Managing expectations is the most important job of the review committee. There were eight people on the waiting list this year. Everyone from the waiting list was offered a slot. Issues of financing and visas are the most typical reasons they cannot attend. Since Bankakademie’s aims to create a diverse student body, USAID Scholarships are not automatically admitted to the training. Additionally, not all recipients follow through with applying to the program.

Student networks

The social and professional network is one of the most-liked aspects of the training. Bankakademie creates a listserv each year. All of the students seem quite confident that they will maintain contact with their fellow students and with the trainers. In addition to their new friends, they will stay in contact with those working on similar types of projects and in the same region.

3. BOULDER MICROFINANCE PROGRAM AT THE ILO TRAINING CENTRE IN TURIN, ITALY

Institute Background

The Boulder Microfinance Program was founded in 1994 to get the message out about sustainable microfinance. The course started with just 18 students, grew to the 38, then 170, and now has about 200 participants each year. The point of the Boulder Microfinance Program is larger than training alone. It is focused on building community, connecting leaders, and discussing cutting edge issues. Course offerings are market driven, and will change as students demand new courses. The attendance of new students such as more consultants, donors, and central bankers, has influenced course offerings and delivery styles.

First it was hosted by the Economic Institute, then Naropa University, and now the International Labour Organization in Turin, Italy. The institute had to move to Italy due to the difficulty in obtaining visas. In one year alone, 35 participants had to cancel enrollment because they could not obtain a visa to the US. The institute now has a large French contingency and a parallel program in French has been added. The Boulder Program and Sanabel are working together to develop a section conducted in Arabic as well.

The 2006 scholarship recipients interviewed by the QED Group chose the Boulder Microfinance Program for technical courses and found that Boulder was good for that if you took the right courses. Recipients also noted that it was a good opportunity for microfinance practitioners to learn from the experience of other practitioners.

Curriculum

The attendance of new students such as more consultants, donors, and central bankers, has influenced course offerings and delivery styles. Over the years, the training has become more focused on donors and central bankers. The course examples are primarily taken from Europe, the Near East and Latin America.

Scholarship fund recipients took the following courses: Interest Rate Risk Assessment
Equity, Financial Management/ Securing Debt Financing, Interest Rate Assessment/ Managing Assets and Liabilities, Microfin course (all day)

They attended the program to learn specific topics such as: the operations side and the investor/lender aspect to learn if what they are doing is best practice/ learn from others.

Applicability

The topics were applicable to the scholarship recipients for the following reasons: One recipient is developing manuals for country wide and his local office. The internal controls class will help with this. Another recipient noted that the class on managing assets and liquidity will be particularly applicable to his organization's goals to make assets stronger and to increase earnings.

Skills

Cited specific technical skills such as: financial management, including inflation adjustments and in kind donation adjustment

Has learned a lot from the diverse group of practitioners here that are in similar positions.

All of the information is very new.

Instructional Methods

There is less lectures, more small classes, and more cross learning. Scholarship recipients appreciated the combination of lecture and group discussion formats. One recipient expressed a desire for more detail and

a greater technical capacity from instructors. Trainers have been good, but some of the course names and descriptions did not match the actual course content.

Trainers

The majority of trainers have experience in microfinance. There are some slight exceptions such as Kate McKee's course and the Microfinance plus courses, but this is not a trend. That said, the Institute is market driven and should students demand more microenterprise, Boulder will recruit trainers with applicable experience.

Trainers are able to develop their own courses. The institute works with some trainers who may need additional guidance. One of the trainers was a participant at the Boulder Microfinance Program in 1997 and 1998. Another had a background in finance and marketing, and was working in the tourist industry; she became a CGAP trainer and came to the program to train.

Student profile

The ideal participant is someone who is "up and coming" and can make a difference. It is a person who is connected and has a community to interact with. Donors and NGO staff alike find the training beneficial. The three weeks is an excellent opportunity for those who have been in a niche market and want to broaden and expand and can get enough new info. Bob Christen does note that the courses may be overwhelming for someone who is brand new to the field.

Participants attend from around the world, although there is an increase in Francophone, and not many Latin Americans. The course will be taught in Latin America in 2007.

Students enroll in courses of their choice and trainers learn who participants are one week before their training. The trainers interviewed by the QED Group found that most of the participants were beginners in the field, government employees or service providers looking for ways to work in this area. This has made course content change from the practical to the general.

Previous training experience

One recipient had volunteered at the SEEP Conference through Hope Intl. before coming to the Congo; another had attended a training in Cambodia and Southern New Hampshire's MDI.

Network

The instructors stay in contact with some participants through the years. Newer students definitely learn from the more experienced ones. Culture and diversity among faculty and staff. Exposure to MF, big names. Good mix of technical skills training and discussions. Conceptual in the institute as a whole. Scholarship recipients plan to stay in touch with contacts who are in the same region as them and/ or in similar professional field. They also plan to stay in touch with the trainers.



2006 GRID
July 17th – August 4th

Week One (17th) Morning	Week Two (24th) Morning	Week Three (31st) Morning
Microcredit and Financial Liberalization (Gonzalez-Vega)	MF in Conflict Affected Areas (Clark)	Mobilizing Deposits, From A to Z (Hirschland)
Commercial Microfinance: Past, Present and Future (Robinson)	MF-How does it affect employment and incomes (Balkenhol)	Social Performance Management in MF (Simanowitz)
Finance at the Frontier: Political Economy of Innovation and Access (Von Pischke)	MF Policy, Regulation, and Supervision (Lyman/Rosenberg) Must sign up for the 2 full weeks	
Enterprise Development for Finance Types (McKee)	Microfinance Plus (McLaughlin)	Expanding Outreach: Client Products/Services (Cohen)
Agricultural Microfinance (Pearce)	Remittance Transfers (Sander)	Business Planning, Financial Projections in MF (Waterfield / Sheldon) Obligation to sign up for the same course in the afternoon.
Financial Management (Sabetta) MFI Management Concentration	Interest Rate Risk Assessment (Urroz-korori) MFI Management Concentration	Managing Productivity in MF and Retail Banking (Holtmann) MFI Management Concentration
	Micro-leasing (Deelen)	
Savings led Financial Services: Self Managed Rural MF that Works (Allen)	Housing Microfinance (Daphnis)	Commercial Micro-banking linking Banks (Hart) Track in French
Microinsurance (McCord) Simultaneous translation in French	MF Market Assessment (Baydas) Simultaneous translation in French	Analyzing Costs Grace Simultaneous translation in French
Rural Finance Paradigms (Chao-Beroff) Track-French	Internal Control and Fraud Prevention (Robert) MFI Management-French	Benchmarking Performance (Lafourcade) MFI Management-French

Week One (17th) Afternoon	Week Two (24th) Afternoon	Week Three (31st) Afternoon
Financial Analysis (Lengewa) This course is for 2 full weeks		Benchmarking Performance (Stephens)
Poverty Lending and Viability (Reed) This course is for 2 full weeks		Internal Control and Fraud Prevention (Lehman)
Financial Analysis (Chigara) This course is for 2 full weeks		Building Financial Systems for the Poor: Donor's (Goronja)
Microcredit Methodologies and Operations (Churchill)	Managing Assets, Liabilities, and Capital (Richardson)	Donors and Sustainable Microfinance (Clark)
Securing Debt Financing (Burand)	Equity (Burand / Rhyne)	Transforming NGO MFI's (Mutua / Steel)
Financial Analysis (Yaron)	Human Resource Management for MFI's (Pityn)	Business Planning, Financial Projections with MF (Waterfield/Sheldon) Obligation to sign up for the same course in the Morning
Internal Control and Fraud Prevention (Lehman) MFI Management Concentration	Analyzing Costs (Grace) MFI Management Concentration	Bank Financial Management Simulation Exercise (Jackson) MFI Management Concentration
Financial Analysis (Djobo) French course for 2 full weeks		Savings Mobilization (Sile) Track in French
Microcredit Methodologies (Poursat / Perreau) Track in French	Operational Risk Management (Mbengue) Track in French	Policy, Regulation, and Supervision (Lheriau / Lyman) Track in French
Essentials of Rural and Agricultural MF (Uraimova) Simultaneous translation in French	Managing Productivity in MF and Retail Banking (Holtmann) MFI Management- Simultaneous Translation in French	Risk and Portfolio Management (Mommartz) MFI Management-Simultaneous Translation in French

4. SCHOOL OF APPLIED MICROFINANCE (SAM)

** Note: SAM was not visited by the QED Group. The following information was provided by Mutuo Mbila, an administrator of SAM.*

The School of Applied Microfinance was founded in 2004 by JM Mantle & Company Ltd. In collaboration with *MicroSave*, J M Mantle & Company Ltd. is a Kenyan registered business and financial advisory firm with ten years experience providing advisory and consulting services. The main goal of the School of Applied Microfinance was to provide microfinance managers from the African continent with quality practical and analytical training in strategic and core operational areas of microfinance management. The goals remain the same today, although the school has managed to attract participants far beyond Africa. While only in its 3rd year, the ever-growing need for relevant skills and knowledge amongst microfinance staff continues to be apparent. This is becoming critical in an increasingly competitive industry that is attracting more formal players.

The future strategy for the School of Applied Microfinance is to develop into the best capacity building institute for microfinance managers, serving a global audience but with a particular focus on Africa. SAM hopes to do this in conjunction with already existing training institutes, donors and microfinance institutions.

The School of Applied Microfinance aims to implement in the near future a course for entry level managers in microfinance. Our long term plan is to deliver executive programs for Africa's microfinance executives.

Trainers

The School has successfully recruited and retained world-class faculty who also teach in other renowned microfinance training programs. Faculty members are primarily selected for their skills in microfinance, mainstream finance and microenterprise development. They are mainly consultants, industry experts or staff of various networks like WWB and MEDA, *MicroSave* and CGAP. SAM faculty also draws from senior executives of leading microfinance institutions and practitioners from the region.

Curriculum

Ten out of 15 of the School's courses are developed by CGAP and *MicroSave*. The School then works closely with the faculty to tailor these courses to the relevant context for the participants. SAM's faculty is constantly modifying the courses to ensure that they remain current and to incorporate the feedback they receive from participants. SAM has altered session timings, reviewed some courses (structure), and improved logistics as a result of the evaluations.

Courses offered at SAM include: Financial Management, Loan Portfolio Audit Toolkit, Staff Incentives/Enhancing Efficiency, Process Mapping, Strategic Marketing, Pilot testing, Product costing, Risk Management, Customer Service, Credit Controls & Administration, Product Marketing Strategy, Human Resource Management, E-banking, Delinquency Management, and Branding.

Training Program Instruction Methods

SAM courses use the following instruction methods: case studies, lectures, group discussions, panel presentations and guest speakers, and multi-media presentations including video.

Skills & Tools

Each participant receives a CD-ROM with all the 16 courses on offer as well as hard copies of the 4 courses that they undertook during the two weeks. The CD content is designed so that the participant can use it to train others once they get back to their organizations.

Student Profile

SAM participants are mainly from the microfinance field and come from microfinance institutions all over the world. They are typically microfinance managers, consultants and trainers. SAM has also seen a growing number of bankers attend our courses.

SAM selects applicants on a first-come-first-served basis (assuming they meet the basic requirement of having a background in microfinance.)

The School of Applied Microfinance aims most to disseminate skills; a typical student should be in a consultant, trainer or in middle or senior management position and able to act as a disseminator of lessons learnt and skills acquired. SAM recognizes that consultants and trainers, who are core in capacity building, are disadvantaged because of lack of funding to attend the program. They would recommend the scholarship committee to consider funding consultants and trainers, as well as applicants in managerial positions who have a track record of training others with knowledge acquired from other training programs.

Funding

Students are funded by their organizations (banks and MFIs) and through scholarships from various national, regional and international microfinance institutions. Some individuals are self-funded. J M Mantle & Company does not receive any direct financial support for overheads incurred, and the entire cost for each student is covered in the course fees. Course fees covers tuition and accommodation and these two items are not considered independent of each other.

Post-training student network

In conjunction with *MicroSave*, SAM has implemented the SSP Light program, where participants are required to apply the tools and skills that they learnt during the course and become certified trainers. For those who do not enroll into this program, SAM keeps in constant touch to follow up on implementation they may have undertaken in their various fields after the training.

SAM is in the process of setting up an alumni association for previous School of Applied Microfinance participants.

School of Applied Microfinance Course Descriptions

Course	Course Description
1. Financial Management	<p>The purpose of the course is to teach participants how to assess and analyze the performance trends of Microfinance projects through the effective utilization of financial ratios. While participants should have a basic understanding of accounting and the interpretation of financial statements, the course will provide a basic overview of these concepts before entering into more complex types of analysis. The course is very rich with case studies, group exercises, and best/better practices that will help participants understand implications of decisions/directions of MFIs. The course is designed to be very participatory using high standard adult education techniques.</p>
2. Loan Portfolio Audit Toolkit	<p>This course is based on a toolkit developed by <i>MicroSave</i> (and the Microfinance Consulting Group) and it has the following objectives:</p> <ol style="list-style-type: none"> 1. Assist MFIs to review the policies and procedures that govern their loan portfolios in order to bring them into line with international standards 2. Assist MFIs to assess the effectiveness of the systems of internal control that are used to manage their chief asset and thus 3. Allow MFIs to increase the yield on their portfolios 4. Assist banks and other investors undertake rapid reviews of MFIs' portfolios in order to inform their investment decisions, and 5. Assist regulators perform their supervisory function <p>Overview of Course</p> <p>The loan portfolio is the primary income-generating asset for an MFI but is often subject to misstatement. Most MFI failures stem from the deterioration in the quality of the loan portfolio. An assessment of the risks inherent in an MFI's portfolio therefore assumes tremendous importance and this is the most important objective of a 'loan portfolio audit'. MFI credit (lending) operations have unique characteristics that portfolio assessors/auditors must first understand and this loan portfolio audit course exposes them to these special characteristics so that they can understand the inherent risks, in an appropriate manner. Specifically, the loan portfolio audit course will attempt to expose the participants to the following (not exhaustive) aspects:</p> <ul style="list-style-type: none"> • How to conduct a loan portfolio audit? • What are the key portfolio audit procedures to be performed? • What tools to use, when and how? • Is there a checklist of what to do? • How to audit record keeping? • How to review loan policies? • How to determine the loan sample? • How to document the review? • How to learn about the MFI's system of internal controls over the lending activity? • What are the key considerations in reviewing internal controls over the lending function? • Many other (such) questions related to the loan portfolio audit in the context of microfinance. <p>Usefulness of the Course/Toolkit</p> <p>The audit of loan assets (an MFI's portfolio), includes an audit of the policies/procedures and systems of internal control. Thus, the course (and specifically, use of the toolkit) should not only provide essential feedback (and tips) with a view to safeguard the MFI's primary asset - the loans to its clients – but more importantly, it should also enable stakeholders to understand the risks inherent in the MFI's loan portfolio and systems/procedures used to mitigate this risk.</p> <p>The Loan Portfolio Audit Toolkit provides MFIs/investors/regulators a great opportunity to identify opportunities to improve the governance and management of MFIs' loan portfolios and to bring them into line with international norms.</p>
3. Staff Incentives/Enhancing Efficiency	<p>Maximizing the productivity and efficiency of operations is a cornerstone of successful MFI management. The course will look at a range of productivity management tools such as standardization, IT, and the use of staff incentive schemes. The course makes extensive use of teamwork and analytical exercises. Participants will be provided with a number of management tools in addition to a thorough conceptual understanding of the subject. Participants will also engage in group work on a number of case studies and are invited to bring along productivity or efficiency problems from their own institutions to be discussed in class. While the majority of examples are from lending operations, other financial services such as deposits and money transfers will also be covered.</p>
4. Process Mapping	<p>Effective process mapping allows financial service providers to analyze and improve many important functions and activities within the institution. Process mapping can play a key role in optimizing:</p>

	<ul style="list-style-type: none"> • Policies, procedures and works flows • Staff training • Risk analysis • Internal control • Customer service • Activity Based Costing <p>This toolkit provides a comprehensive overview of why and how to conduct process-mapping using a four-tiered process-mapping framework that encompasses:</p> <ul style="list-style-type: none"> • Flowcharting the processes • Describing the processes • Analyzing the risks in the processes and identifying process improvements • Analyzing the internal controls and other risk management strategies to manage the risks
<p>5. Strategic Marketing</p>	<p>“Marketing attempts to understand the needs of the client and to adapt operations in order to meet those needs and achieve greater sustainability. It addresses the issues of new product development, pricing, the location of operations and the promotion of the institution and its products. Marketing is a comprehensive field aimed at strengthening the institution by maintaining focus on the client. In doing so, it creates exchanges that satisfy individual and organisational goals.” - Kotler, 1999.</p> <p>Building on a comprehensive review of the marketing efforts of its Action Research Partners, TMS Financial and <i>MicroSave</i> developed a Strategic Marketing Framework for use in the microfinance industry. The Marketing Strategy comprises three legs:</p> <ul style="list-style-type: none"> • Corporate Brand Strategy • Product Strategy • Product Delivery and Customer Service Strategy <p>that are based on information generated from four sources:</p> <ul style="list-style-type: none"> • Competitor Analysis • Market Analysis • Customer Analysis • Political, Economic, Social and Technological (PEST) Environment Analysis complemented with some ad hoc analysis on an as needed basis.
<p>6. Pilot Testing</p>	<p>In the process of product development, the pilot-test is one of the most important steps and yet one of the least well implemented ones. This <i>MicroSave</i> toolkit was developed with Michael McCord and provides a user-friendly guide to the critical pilot-testing process. It allows MFIs to design and implement pilot-tests in a controlled and scientific manner and includes spreadsheets to facilitate the performance projections for new products under testing.</p> <p>The Planning, Conducting and Monitoring Pilot-Tests for MFIs toolkit covers:</p> <ul style="list-style-type: none"> • Composing the Pilot Test Team • Defining the Objectives • Documenting the Product Definitions and Procedures • Developing the Testing Protocol • Modelling the Financial Projections
<p>7. Product Costing</p>	<p>Increased efficiency is the “new frontier” in microfinance. Now that the sustainability message has been absorbed by the industry, we need to turn to improving efficiency to provide better service to clients and address the challenges of competition.</p> <p>Costing is a powerful tool that helps microfinance managers discover the true cost of products. Better management information on products help managers make key decisions about product design, delivery mechanisms, and pricing. A costing exercise can also raise awareness of the cost components of different products, reveal hidden costs, instil cost-consciousness in staff, and uncover excess capacity and other operational problems.</p> <p>The goals of this course are:</p> <ul style="list-style-type: none"> • To provide a menu of tools for allocating costs to individual microfinance products

	<ul style="list-style-type: none"> • To introduce activity-based costing methods • To analyze product costing data for increased efficiency • To conduct product-level viability analysis <p>By the end of the Course, participants should be able to state the reasons for undertaking product costing; describe and compare cost allocation and activity-based costing methods; apply at least three types of cost allocation bases; develop a process-based activities dictionary for an MFI; transfer activity costs to products via cost drivers; design strategies for increasing efficiency and viability of microfinance institutions; and conduct product cost and viability analysis, both general and by customer segment.</p> <p>The Course is based on CGAPs Activity Based Costing (ABC) Product Costing Tool and companion ABC Software.</p>
<p>8. Risk Management</p>	<p>Proactive risk management is essential to the long-term sustainability of microfinance institutions (MFIs). This toolkit presents a framework for anticipating and managing risk in microfinance institutions with a particular emphasis on new product development. The discussion is tailored to senior managers who play the most active role in setting the parameters and guidelines for managing risk.</p> <p>There are two parts to this toolkit. Part I lays out a general framework for identifying, assessing, mitigating and monitoring risk in the MFI or bank as a whole. The document emphasizes the inter-relatedness of risks and the need for a comprehensive approach to managing them. Establishing a comprehensive risk management control structure in a financial institution is a necessary precondition to effectively managing risks related to new product development and roll-out.</p> <p>Part II focuses on risks inherent to new product development and suggests tools to help manage the process. The toolkit's approach to managing risk in new product development and roll-out is, by intent, conservative and time-consuming. However, the toolkit recognises that sometimes it will be necessary to fast – track certain steps or maybe even take the risk of leaving some steps out in the hope of a greater gain down the line. The toolkit cautions against too much haste in rolling out new products. Being first in a market with a new product is not a sustainable competitive advantage. The toolkit recommends following and/or adapting <i>all</i> the steps in <i>MicroSave's</i> product development process to suit an organisation's needs, and complementing it with the risk mitigation tools provided in this manual. Managers should always weigh the costs of leaving out particular steps against the benefits that they might yield in preventing unnecessary cost and product failures, or increasing opportunities for new product successes down the line.</p>
<p>9. Customer Service</p>	<p>There are five compelling reasons why excellent customer service must be a “prime directive” for any market-led MFI:</p> <ul style="list-style-type: none"> • Good service keeps customers • Good service builds word-of-mouth business • Good service can help you overcome competitive disadvantages • Good service is easier than many parts of your business • Good service helps you work more efficiently <p>Customer service depends on a wide range of variables, including:</p> <ul style="list-style-type: none"> • Product/service range - not only the core products and services offered, but also the additional services (such as customer rewards and incentives) as well as the delivery augmentations outlined below. • Delivery systems - systems need to be efficient, effective, responsive and reliable, mass services are typified by limited contact time and a product orientation. • Delivery environment - the location of branches and their opening hours, as well as their physical layout and design, and atmosphere – space, color, lighting, temperature etc. – in the branches. • Technology - often integral to a product – for example ATMs or card-based savings accounts. • Employees - the staff's role in customer care cannot be overstated. <p>This toolkit provides user-friendly tools to help MFIs optimize their customer service by identifying and addressing front- and back-office issues that directly affect the customers' experience using the MFI's services and products.</p>
<p>10. Credit Controls & Administration</p>	<p>For larger institutions, the credit process needs to be expanded into a full-fledged credit function that reflects the size and complexity of the institution. Usually, the new operating reality is characterized by high volume of clients, diverse and riskier products, lots of documentation and files, many loan officers, multi-level management structures, wide spread operating</p>

	<p>locations, increased regulatory requirements, and piece meal management information systems. In this course:</p> <ul style="list-style-type: none"> • the red flags of an “under-developed” credit and risk management system will be identified • the constituent parts of an appropriate credit and risk management system will be discussed, and • the means to build the right credit and risk management system for your institution will be provided. <p>While the instructor will draw on his background as a credit and risk manager in commercial banks and an advisor to banks creating microfinance lending units, he will develop a methodology that is “institution type” neutral and usable in modules depending on the stage of your institution’s development.</p> <p>By the end of the course, participants will have a broader understanding of the credit management process, an ability to define/ describe the key elements of a credit risk management system, and an action plan for strengthening the credit management process in their own organization.</p> <p>Participants from lending institutions are requested to bring information on their own institution’s credit process and portfolio to be analyzed in classroom exercises so as to ground the learning in real-life situations.</p>
<p>11. Product Marketing Strategy</p>	<p>The Product Marketing Strategy includes the development and differentiation of products. It is a process of continually and systematically assessing needs of the market and its different segments to support product development and innovation that caters for those needs in the most feasible and profitable manner. Selling products is made considerably easier when approached in a systematic manner. There is a relatively straight-forward method for preparing the key messages for a product marketing strategy that is built on taglines, ultimate selling propositions and benefit statements. An MFI’s sales strategy will depend on its products and its target market. These will dictate the balance between pull-and-push based strategies to selling the products.</p> <p>This toolkit covers:</p> <ul style="list-style-type: none"> • Definition of Marketing and its Role • Information and Market Segments • Customer Value and the Marketing Mix • Growth and Marketing Strategies • Product Development and Differentiation • Product Pricing • Developing the Marketing Messages • Marketing Communications • Developing the Marketing Plan
<p>12. Human Resource Management</p>	<p>MFIs have two major resources: capital and people. Finance receives the most attention. However, more and more top managers are beginning to understand that MFI success depends on careful attention to human resources. It is essential that people throughout an organization are being managed well and appropriate HR systems are in place to reinforce this. This course outlines the critical elements of strategic human resource management and provides practical tools and HR systems. Topics to be covered include recruitment and selection, personnel policies, optimal organizational structures, the performance management process, motivating employees, staff management, and training and development. The course is very interactive and is based on the upcoming HR Management Toolkit being developed by Microsave and MEDA. It will include lessons and cases based on Latin America, Eastern Europe, Asia experiences with a focus on African MFI lessons.</p>
<p>13. E-Banking</p>	<p>The course is intended as an “eye opener” for any institution or consultants considering or actually implementing e-banking initiatives. In a subject as complex as electronic banking it remains an introduction, drawing on worldwide experience of e-banking for the poor.</p> <p>The course outlines the non technical aspects of developing an electronic banking solution. After an introduction to e-banking technologies the course considers three aspects that are critical in devising a successful e-banking initiative, namely, the Customer Value Proposition, the Business Case and the Retail and Regulatory Environment. The Customer Value Proposition is the value that the customer receives that makes the customer use the solution and change from cash transactions. The Business Case is how the solution will make a profit for all partners involved in creating and/or operating the solution. The Business Case must reflect the market in which the solution operates and will differ from country to country. The level of development of the retail market is critical in designing and developing appropriate delivery channels, many of the countries, such as Brazil) that have widespread adoption of e-banking have a highly developed retail infrastructure. Finally the course will examine a few examples where regulatory policy impacts on e-banking, including the potential significance of Know Your Customer legislation.</p>
<p>14. Delinquency Management</p>	<p>International best practice around the world suggests that sustainability is an attainable goal for microfinance institutions (MFIs). Loan delinquency, which can lead to default, is probably the largest single reason for downfall of institutions involved in the provision of credit. Even credit institutions operating quite successfully, must continually address loan delinquency. The importance of maintaining healthy loan portfolios and making good loans is often times generally appreciated within an</p>

	<p>organization. However, the strategic, operational and financial impact of poorly performing loans is often times not fully appreciated, especially by credit staff.</p> <p>This developed by CGAP, will introduce best practices in delinquency management. The goals of this course, which will be emphasized in the course, are:</p> <ul style="list-style-type: none"> • analyzing the cause of delinquency • appreciating the costs of delinquency to the institution • controlling delinquency • developing an institutional action plan to address delinquency
<p>15. Branding</p>	<p>Brands are often thought of as logos or taglines, but brands are much more than that. A brand is the essence of what the institution stands for. It is the Organization's Personality - Who you are, what you do, and what you believe.</p> <p>A good corporate brand is important since it provides:</p> <ul style="list-style-type: none"> ▪ Instant recognition: so that consumers feel they know what they can expect and know what to ask for if they are seeking services ▪ Differentiation: so that the well-branded MFI can stand-out from the crowd in a competitive market ▪ Credibility: so that consumers can believe in the organization (which is particularly important for those offering savings services) ▪ Warranty: of the quality and reliability of services offered by the MFI ▪ Facilitated Promotion: since promotion efforts can spend less time on who the MFI is, and more on its competitive advantages and products ▪ Word of Mouth Marketing: so that customers can easily recommend the MFI and its services, and those hearing the recommendation can remember the MFI's name ▪ Goodwill: so that the MFI is better equipped to come through problems, and better positioned to talk to stakeholders above and beyond its existing customers – from government officials to donors <p>A strong brand can be leveraged</p> <ul style="list-style-type: none"> ▪ To inspire and unite the organization ▪ To develop marketing strategies to better serve and retain current clients ▪ To develop marketing tactics to find and attract new clients ▪ To develop motivating marketing communications that promote the organization and their loan products ▪ To develop targeting strategies that market the right loan product for the right target <p>This course will provide a simple approach to assessing the MFI's current position in the market, assessing where the MFI should position itself in the market and developing branding and corporate identity strategies to get there. The following topics will be covered:</p> <ul style="list-style-type: none"> • Introduction to Branding • Process and Principles to Building a Brand • Understanding Where Your Brand Is & Where You Want it to Be • Creating the Brand • Internalizing the Brand • Communicating the Brand Externally • Monitoring the Success of the Brand • Developing the Brand Plan • Case Studies of Building a Brand <p>This course will be based on the Corporate Brand and Identity training developed by <i>MicroSave</i> in collaboration with Women's World Banking.</p>

5. SOUTHERN NEW HAMPSHIRE UNIVERSITY - MICROENTERPRISE & DEVELOPMENT INSTITUTE (SNH-MDI)

This three week institute offers the new to mid-level practitioner and several tracks to select from. The program is also a component of a Masters program. The course provides strongly based on the interactive participation of students and provides excellent opportunities for networking. In order to maximize the investment in the training, the QED Group recommends that the scholarship selection committee require attendance at the full three weeks. Numerous participants commented that anything less than the full course dramatically lessens the course impact. Additionally, it should be noted that the QED Group receives frequent requests for tuition support for the Masters Program.

Students chose to attend SNH-MDI based on recommendations from colleagues, for the flexible, and extensive curriculum Chosen for its location (near to Canada), and broad, detailed and flexible curriculum.

QED conducted a three-day site visit of the institute during the third week of the training. The review team attended classes, interviewed students, instructors and administrators. They also attended a faculty dinner where the direction of the institute was addressed.

Institute Background

MDI was founded in 1999 by Michael Swack, the department chair for Southern New Hampshire University's Community Economic Development department. The department has over 20 years of experience in teaching MED/MF.

At MDI, Microenterprise Development and Microfinance is viewed as more than just a financial portfolio, it is a tool to relieve poverty. Effective development of the field requires looking at much more than credit, although this is necessary, and requires an integrated approach to management. With its in-depth courses, the administrators of MDI view the institute as an alternative to Boulder. The administrators strive to keep the institute on the cutting edge, but they face challenges in bringing students in from overseas due to visa issues.

The three week MDI course can also be combined with the Masters Degree program. Frequently, students and teaching assistants are also part of the degree program. The Masters program at the institute is growing in popularity, and the summer program is becoming more academic as it incorporates more of these students. As more masters students become involved in 3-week program, the courses will become more academic. MDI will also continue to appeal to the non-microfinance sectors.

Course Curriculum

The course syllabus is typically developed through discussions during the hiring process. However, the trainers are responsible for developing their own curriculum. Instructors with tracks coordinate with each other. In coming years, as students become more academic, MDI may add track coordinators.

The content/methodology is always evolving and MDI strives to be on the "cutting edge". MDI added an introductory track to accommodate the handful of students that are new to the field. MDI is also trying to appeal more to the non-microfinance crowd by adding courses such as youth MED and MED in conflict environments. However, five courses such as these were cancelled this year due to lack of interest (a minimum of 8 students must be enrolled for a course to take place)

The administrators reported that case studies and examples were taken from around the world. However, the students QED spoke to reported that there were very few examples from Europe and Asia (outside of India).

Students may register in advance for tracks, or select courses a la carte. There are currently six tracks offered at MDI.

Pro Poor Market Development:

Duration: 3 weeks.

This comprehensive course focuses on market development and is designed for students (primarily from NGOs) with a good understanding of enterprise development.

Courses include Making Markets work for the Poor: Principles and Practices, Towards Expertise in Action-Oriented Market Research: Tools and techniques for information gathering and analysis; and Innovation in Market Development Interventions; The Nuts and Bolts of Winning Program Design; Effective Facilitation: Integrating producers into sustainable value chains).

Intro to Microfinance:

Duration: 1 week.

This introductory course is open to students hoping to gain a clear picture on how microfinance fits in the development sector. Courses offered are Principles and Practices of Microfinance and Lending and Savings Methodologies.

Institutional Management:

Duration: 3 weeks

Courses include: Managing Growth and Transformation, Key Issues in Micro Finance Policy, Managing Technology Initiatives for MFIs, Supervising, Managing, & Developing Staff of MFIs, Staying Ahead of the Competition: Tools and Techniques for Competitive Positioning

Financial Planning and Monitoring:

Duration: 1 week, offered in week 2 and 3.

Client Assessment Track:

Duration: Two weeks

Offers three courses on client assessment tools and client-led methodologies.

Course are: MicroSave Tools: A Practical Introduction to Product Development, Using Client Assessment Tools to Improve Services to Poor Microentrepreneurs and in week three Managing Social Performance in Microfinance.

Microfinance Methodologies Track:

Course covered: Current Issues in Microfinance and Microenterprise Development, MF in Emergency Environments, and Microenterprise Development Strategies Promoting Youth Entrepreneurship.

The scholarship recipients interviewed primarily took microfinance courses with some enterprise development courses.

Trainers

The majority of MDI trainers are leading experts and practitioners who visit MDI for the length of their program, and are not on staff at Southern New Hampshire. Trainers are from USAID, USAID contractors, Microfinance institutions, and other private businesses. Many, such as Peter Greer of Hope International and Gammaa Hishigsuren are MDI alumni.

Instructional Methods

During the site visit to the SNH-MDI, the QED Group observed that most classes integrated class discussion and group work into the courses. Classes appear to be structured around a power point presentation, but the primary teaching style is facilitated class room discussion and group work with case studies. SNH-MDI highly values the individual experiences that the students bring with them.

While students seem to value the contribution of their classmates, two scholarship recipients commented that they respected their instructors, and would have appreciated more instruction on concepts and commentary from them. The SEEP ratios class was the most lecture based and content rich course (according to two scholarship recipients). The Financial Planning module was also more a hands-on

instruction of the Microfin software.

Applicability of the training to projects

The scholarship recipients provided the following examples of how they will apply their new skills:

1. One will work with partners to apply new performance indicators framework
2. Another knows that his new knowledge of microfinance will facilitate his enterprise development efforts. It is extremely important to understand how MF and MED work together and it is relevant to regions he works in (Sub-Saharan Africa and Moldova)
3. A third will use the methodology and management skills acquired in the youth issues class in fielding consultancies on related projects.

Tools/Handbooks/Materials

MDI has distributed a CD-Rom with all of the MDI course materials to each participant. Other tools on CD-Rom such as SEEP and Fintrac.

Evaluation Process

Evaluations occur at the end of the course. Instructors are very interested in feedback and often conduct their own evaluation as well. One instructor conducts an hour debrief daily. There are also three focus groups during the program that provide feedback on the training. One focus group addresses the process of getting to MDI (ie visa issues). A second group has a topical focus; the third is for African students and is led by Martin O'Reilly.

According to Mr. Maddocks, "Evaluation is King" at MDI. Evaluations are reviewed, and reported back to staff. A bad evaluation will mean that an instructor will not be invited back. That said, MDI will work with the facilitator if they believe something can be changed. MDI is also considering a review of all past participants to study the long-term impact of the training.

Student Profile

With the variety of course offerings, SNH-MDI can accommodate a wide range of student experiences. The majority of participants have extensive field experience and are mid-level in their career. There are only a handful of students who are completely new to the field. One scholarship recipient was a junior staff, and was attending the training to 'catch up' with her colleagues. Another recipient was a board member of an MFI, and needed the training to gain skills required for additional responsibilities.

While most students are practitioners there are donors, contractors, academics, central bankers, and some commercial bankers. The participants appreciate the diverse perspectives, but also felt that they made it difficult to focus or delve deeper into topics.

Many participants are from Africa, in particular Ghana. About 25% of students are from North America. Other countries represented include some of those in Latin America, the Philippines, Eastern Europe, and the Middle East. The geographical diversity of the student body has changed since 2002 as Homeland Security and Visa application policies have changed. The difficulties of obtaining a US visa will continue to make the student body less international.

Student selection process

Students must complete a general Southern New Hampshire University application. Admission is not competitive at this point, and the primary factor influencing admission is the applicant's English language skills.

Sources of Funding

SNH-MDI offers 3-4 scholarships each year. Students are typically funded through a combination of support from their organizations and donors. MDI prefers to see cost sharing rather than a full scholarship in order to encourage buy-in on the part of the organization.

All but one of the scholarship recipients had their additional costs paid for by their organizations. One recipient, who is now an independent contractor and is also enrolled in the Masters program, funded the rest of the program independently.

6. THE SPRINGFIELD CENTRE FOR BUSINESS IN DEVELOPMENT

The Springfield Centre has been conducting trainings since it was founded in 1995. However the current format and scale of programs began in 2000. The Springfield Centre is a small organization and there is no distinction between the institute as an organization and the training program.

The Centre seeks to influence the thinking, skills, knowledge and approach of others rather than by implementing directly ourselves. The Centre was founded on the idea that business/enterprise should become more important in achieving development objectives and that development agencies need to act in a more business-like way. Since 1995, the Centre's has increased its recognition that more inclusive and better functioning market systems – whether these systems be product value chains, financial services or factor markets – are at the heart of the development challenge.

The market development approach is central to the Centre's work. In the future, they seek to take this to more development fields, to more clients and to more geographic areas. The training programs are a central part of this strategy..

Training program

The training methodology and content is finessed each year. The core trainers put time aside every year to review the program and make changes that reflect the institute's learning, wider experience in the field and previous training experiences. For some sessions, changes may be slight but in other cases they are fundamental. The result is that while the structure of the program may not have changed substantially the content and process has changed radically in the last few years (and will continue to do so).

At the end of each week, students provide feedback on each the program as a whole (including logistical aspects) and each of the main sessions.

An overall assessment of the program – strengths and weaknesses

Specific comments on:

- Likes and dislikes of core skills sessions
- Electives (including which "worst" and which best)
- The training process, structure and length
- Program organization and management
- The venue and location

Participant feedback is one very important element in how we revise the program. As trainers, we have a sense anyway of what's working and where improvements may be made but feedback adds new insights. In addition to the many small changes in content and approach we might make, some concrete examples driven by participants: trainers, length of training (changed 3 weeks to 10 days), hotels and accommodation.

Finally, during the program itself, Springfield uses feedback to improve program management, social activities etc.

Trainers

Springfield Centre trainers are people who are either practitioners currently or have been in the past and are now trainers and consultants. There are about 10 trainers in total – of which three are the "core skills" trainers. This trio – two from Springfield and a close associate, Marshall Bear, have been unchanged for the last eight years. The other elective trainers are specialists in their fields such as value chains, market research, financial services, communications, agriculture and the role of government. Trainers are based in the US, UK, Africa and Asia

One trainer specializes in financial services (of which microfinance is a part); however, most trainers come from an enterprise development background but have developed various specialisms from this basis.

Trainers are selected on the basis of a number of criteria. Their level of:

- Technical knowledge,
- Training competence (soft and hard training skills)
- Capacity to tap into specific experiences but apply this to wider circumstances
- Capacity to tailor the training approach/message to a mixed ability group
- Enthusiasm – we want people who believe in what they are doing/saying and who believe in the core message of the program as a whole.

There is considerable engagement between elective trainers and Springfield in the development of courses and materials. There is a very tight core curriculum developed by the program's three core trainers – and this curriculum is not used by anyone else (it is uniquely the Springfield Centre's). Other trainers who develop elective sessions liaise with Springfield administrators over the content of these.

Skills

Participants gain skills and knowledge in the rationale and principles underpinning the market development approach, and more specific "how to" skills in the research, design, management of interventions.

This includes key skills in how to:

- Develop a coherent strategic framework for interventions
- Analyze and understand market systems to identify key constraints
- Operationalize sustainability objectives in intervention designs
- Design and implement interventions, including the key issues of who, how and how much.
- Implement interventions to "crowd in" other activity and scale up for wider systemic change
- Monitor and evaluate programs to set appropriate incentives and guide actions

In addition to these generic skills, depending on the electives chosen, they will gain skills in how to apply this approach to specific sectors.

Although it is possible to list (as above) the particular skills and knowledge that participants will develop, perhaps more important than this is the market development orientation and perspective that they should gain. This is not a manual-based formula approach. In developing participants' ability to think through how they can understand and act on different situations from a market development perspective, we believe that we can achieve fundamental attitudinal and behavioral change. According to the Alan Gibson, Springfield Centre director, it takes a program of this duration and depth to generate this kind of change.

Tools

While this is not a program that follows a rigid manual, it does offer a number of key tools/frameworks to guide participants. These include:

- The strategic framework connecting poverty reduction to enterprises and market systems
- The anatomy of a transaction in a market system
- The inverted cone process for market assessment
- The three-tier model of a market system - market core, rules and services
- The continuum of options for government actions
- The market functions matrix (who does- who pays)
- The tests to guide interventions
- The prove-improve continuum for M & E motivations
- Methods for developing plausible attribution

In addition, the elective sessions offer specific frameworks and tools associated with particular sectors such as the access frontier (for financial services) as well as specific market research tools.

Instructional Methods

A range of methods are used:

1. Presentation (using PowerPoint slides) – each teaching session takes place with groups of 16-20 and is framed by PPT slides and extensive accompanying notes. Presentations are always given in a participatory style that encourages debate and discussion.
2. Small group (and pairs) work: this is usually around cases – which are of varying lengths to fit into the flow of the program and (usually) fictionalized versions of real-life situations
3. Class “walk through” cases – analysis and discussions around cases
4. Role play – taking place in plenary sessions for the whole group
5. Guest speakers: invited speakers on particular themes.
6. Panel discussions around specific questions.

Participant Profile

Participants are primarily from the fields of micro and small enterprise development, private sector development, sector/value chain development, livelihoods and rural and agriculture development. The organizations represented tend to be donor agencies, donor-supported projects, NGOs, national governments and consultants/contractors.

While there is no “average” participant, in the main, these are middle-senior level personnel with considerable experience. There are always some younger and less experienced people there as well – and that’s fine as long as they are not out of proportion. A key source of participant learning on the program is other participants (formally and informally), so it’s important that they have something to share!

In practice, the main category of people whom we reject are commercial providers of finance. For example, last year the Centre turned down the CEO of a major African MFI. The focus is on people working with organizations whose role is to facilitate the better functioning of the market system rather than direct players in the market.

The Centre is beginning to see interest from participants from other related development spheres emerging. For example, more people engaged in investment climate, enabling environment programs as the market development message begins to influence more people/spheres in development.

The committee should look for people from this background. Ideally, participants should be of sufficient seniority to influence the design, operations and management of interventions – if they don’t have this they might not be able to apply their learning. If people are in a position to use the learning, whether they do or not will depend on their technical competence and “softer” qualities of enthusiasm and creativity – which are harder to assess but nonetheless important.

Funding

Participants are nearly all funded by a sponsor – development projects themselves, NGOs, donor agencies, national governments and consultants.

Networks

While the Centre has no formal collective organization of alumni, informal contacts are maintained with those who wish to continue a relationship. This shows itself in, for example, requests for advice and information and – with some – in continuing professional engagement between themselves and the Springfield Centre. In reality, these continuing relationships and communication allow the Centre to have regular feedback on the usefulness of the training.

The participants have set up their own formal and informal networks. Some examples of the informal networks include collaboration between organizations (people who know each other and know that they share a similar view of their work want to work together). Sometimes we know that staff are sent on the program because senior managers know that this will aid cooperation; in employment offers – people being recruited precisely because they've been to Glasgow (we are often asked for names of Springfield graduates in particular countries, and less tangibly but as important in people thinking through the dilemmas and challenges of taking a market development approach. Inevitably, the strongest networks develop within countries rather than cross-country – so in countries like South Africa, Kenya, Bangladesh, Thailand and Indonesia, where we've had relatively more participants, these relationships are stronger.

Additional comments:

Quote from Alan Gibson: From the very start of our training in 2000 we have worked closely with USAID. It is a relationship that we value not simply because of the people who have attended through scholarships, but also because USAID has understood the distinctive character of the program – why it is different from other training - and made valuable inputs on its design and content. – We of course hope that this relationship continues and expands in the future.



SCHOLARSHIP FUND REVIEW

QED AMAP/SS Training and Admin TO
February 7, 2007



RECOMMENDATIONS

Modifications to Improve Access to Training for USAID Mission Staff

- Conduct a more in-depth assessment of the specific training needs of USAID Mission staff. Options such as the regional Value Chain Workshops and the RAF Curriculum, and use of the AMAP Support for the Supply of Training Fund may be more effective ways of reaching USAID staff and building capacity on USAID projects.
- To ease the burden of non-tuition expenses for Staff, the Fund should also cover accommodations when they are provided for by the training institute.
- Scholarship Selection Committee should continue its policy of automatic admission to USAID staff applicants.
- The MD office should continue to advertise the Scholarship Fund internally within USAID.



RECOMMENDATIONS

Modifications to Improve Applicant Pool

QED suggests that the Scholarship Fund application be modified to guarantee that recipients share and apply their newly acquired knowledge.

- Additional details on their knowledge sharing plans post-training.
- Additional details on how the training will be applied to their project.
- Agree to write a 'Note From the Field' to publish on microLINKS.
- Require applications be submitted directly by the USAID recommender, or require a recommendation form to be submitted.
- Letter of support from applicant's organization stating how the training will benefit the organization and contribute to the USAID project.



RECOMMENDATIONS

Modifications to Improve Efficiency and Efficacy of Fund

- Shift support of MFC and Sanabel from scholarship funds to direct fund transfers from the Support for the Supply of Training Fund.
- Focus funds and training opportunities on longer term trainings. The Fund should encourage recipients of scholarships to two or three week trainings to attend the full course.
- To ease the burden of non-tuition expenses for Staff, the Scholarship Fund should also cover accommodations when they are offered directly by the training institute.



INTERIM REPORT

Accelerated Microenterprise Advancement Project (AMAP) Support Services/Administration: Information Management Systems

June 2004

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MD Information Management System Interim Report

A coherent and well maintained information management system is essential to any successful office setting. The QED team spent eight weeks implementing a comprehensive and sustainable information management system for storing and retrieving documents at the USAID Microenterprise Development (MD) Office.

The initial stages of the MD Information Management implementation included sorting through documents that had been placed on, around, or inside file cabinets. Each document was scrutinized and then designated to be retired to an offsite location, discarded as trash, or filed in the new system. In total, 302 cubic feet of documents were evaluated. The following table provides an analysis of these files based on cubic feet:

Recommended for Retirement	72
Discarded	96
Current Files Documents Re-organized	111
Homeless Documents Filed	23
Total	302

Documents scheduled for retirement followed strict USAID record management guidelines and required the assignment of disposition numbers available in Handbook 21 and documentation in a series of detailed shelf lists. The QED team assembled thirty-six boxes of retired files at two cubic feet each. The boxes were sent to the Washington National Records Center in Maryland on June 16, 2004 following the approval of the shelf lists by the USAID Records Management Division and the MD staff.

The Information Management System

Current documents were inventoried and filed based on a taxonomy structure developed by the QED team. Each file received a folder with printed labels and was placed in a designated file cabinet in the MD office.

The MD Information Management taxonomy is organized as follows:

- I. MD Office Files
- II. MD Library
- III. All Other Documents (Hierarchal)
 - a. Project
 - b. Country/Region
 - c. Subject Matter
 - d. Partner Organization

The taxonomy divides documents available at MD into three main categories: MD Office Files, MD Library, and All Other Documents. "MD Office Files" include documents specific to the operations of the MD Office such as marketing materials or personnel records. The "MD Library" consists of MD-related books and is ordered on the shelves alphabetically by title. "All Other Files" are organized by following a hierarchal structure beginning with the associated MD project. If the document is not part of an MD project, it falls under the next level of classification: geographic identification. Non-project documents that are classified as global or have no specific country or regional association are filed by subject matter. When a non-project document focuses on a particular organization or institution and does not have a definite regional or subject matter identification, it is filed under "Partner Organization." If country/region, subject, and/or partner organization of a non-project document receives equal emphasis, then a file's location is determined alphabetically.

The QED team facilitated *Organization Day* on June 4, 2004. The team provided an overview of the MD Information Management System and explained which documents were appropriate to submit into the system and the procedures for doing so. *Organization Day* was advertised as not only an event that would lead to increased efficiency and productivity within the MD Office, but also an enjoyable occasion where everyone put on jeans and snacked on pizza and soda. The QED team emphasized the benefits of *Organization Day* to Kate McKee, the MD director, and she in turn provided instrumental support to see that the occasion was successful.

The QED team created *Simplified Filing Guidelines* and an *MD Office Floor Map* to provide clear and concise procedures for staff members submitting documents to the public filing system. The instructions are summarized as follows:

1. The staff member completes the *MD Document Submission Form*.
2. The staff member attaches the *Form* to the document to be submitted and places them into "To Be Filed" bin located on File Cabinet 5.
3. On a weekly basis, the Records Manager files the document in its appropriate place and inputs the document's information into the searchable *Master Log* database.

The QED team constructed a central, searchable *Master Log* database to inventory documents within the MD information management system. The *Master Log* is fed into a user-friendly, web-based interface that allows MD staff members to find documents within the office based on any number of criteria including title, author, publication date, country, subject, or partner organization. Results include the relevant document's details and file path. Directions leading to a document's original location use the "breadcrumb" method to produce results that appear as the following example: *Cabinet A>Drawer 2>Honduras*. The QED team has entered over 400 documents to the *Master Log*.

Next Steps

The implementation of the MD Information Management has received positive feedback from benefiting staff members. The initial stages of organization opened space within the MD office and set the foundation for a records management structure that promotes efficiency and enhances productivity. To sustain this environment, maintenance is essential. The QED team will spend one to two days per week at the MD office collecting documents submitted by staff members, filing them in their appropriate locations, and entering the documents' information into the Master Log database.

The QED team proposes to coordinate the revision of the electronic records management system by applying one of two strategies. The first involves the QED team, along with USAID technical advisors, implementing USAID-approved electronic filing software called Documentum, currently in use by 17 missions and 150 staff members from various teams at USAID/Washington. Documentum provides a web-based interface that offers the following features: a Taxonomy Structure that logically organizes electronic documents, Workflow to facilitate the progression of document approvals, Version Control to ensure the most up-to-date document is available while previous versions are archived, Enterprise Sharing to allow individuals outside the team to view and access designated documents, and Scanning System to organize hard copies (vouchers, contracts with signatures, etc.).

The second strategy to organize the electronic filing system involves the QED team constructing a folder structure on the "PUB" Drive based on the design of the physical records management taxonomy. The QED team will then enter information from requested documents into the searchable *Master Log* database. There remains an issue, however, as to whether or not an outside contractor has may obtain security clearance to manipulate folders and files on an internal USAID server.