

No.

**Republic of Indonesia
Mid-Term Evaluation
Third Country Training Programme on
Micro Finance for African Region:
Establishing and Managing Micro Finance
Institution**

Report

March 2010

State Secretariat

Ministry of Foreign Affairs

**Non-Aligned Movement,
Centre for South-South Technical Cooperation**

Japan International Cooperation Agency

INO

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ATTACHMENTS

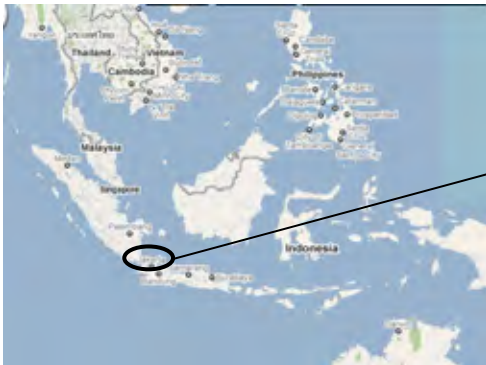
1. Back Home Plan, Ugandan Participants TCTP 2008
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7. **Site Survey, Findings in Uganda**
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15. **Tentative Programme of TCTP 2010**
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18. **Committee Member List**

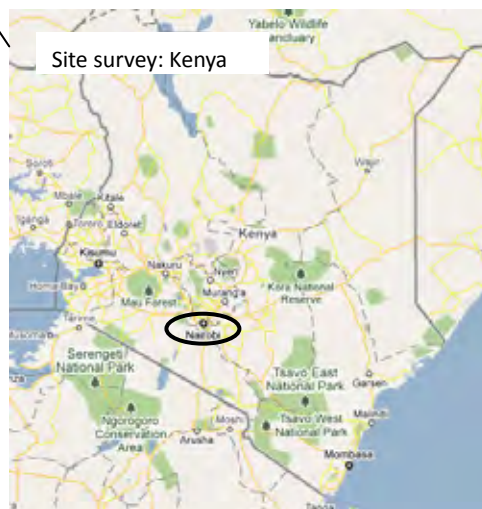
ANNEX (Electronic file only)
Responded questionnaires

MAP

Resource Country and Implementing Institution



Beneficiary Countries



PHOTOS



Uganda, Rural Financial Service Programme



Uganda, Uganda Cooperative Savings and Credit Union
Ex-participants (Right: Mr. Colin AGABALINDA
Second right: Mr. Wilson M. Kabanda)



Uganda, Bank of Uganda
Ex-participant of Phase I (Third Right: Mr. Augustine Mwanje)



Uganda, Masaka Microfinance Development and Co-operative Trust



Uganda, Microfinance Service Centre
Ex-participant (Left: Mr. Charles K.B.)
Right: Mr. Teifryan Fahlensyah, Attache, Embassy of
Republic of Indonesia in Kenya



Kenya, Ex-Participant (Left: Mr. Kanegeni Peter THEURI)
Third Right: Mr. Winanto, First Secretary
At Embassy of Republic of Indonesia in Kenya

Summary (DRAFT)

Mar. 15, 2010

Evaluation conducted by :

- Non-Aligned Movement Centre for South-South Technical Cooperation (NAM-CSSTC)
- State Secretariat (SEKNEG)
- Ministry of Foreign Affairs (Indonesia), Directorate of Technical Cooperation (MOFA Id)
- JICA Indonesia Office

1. Outline of the Project											
Country: Indonesia						Cooperation Scheme: Technical Cooperation					
Project Title : Third Country Training Programme on Micro Finance for African Region: Establishing and Managing Micro Finance Institution (第三国研修 アフリカ向けマイクロファイナンス研修 : マイクロファイナンス機関の設立)											
Course Title			Partner Country's Related Organization			Period of Cooperation			Issue / Sector		
Third Country Training Programme on Micro Finance for African Region: Establishing and Managing Micro Finance Institution			Non-Aligned Movement Center for South-South Technical Cooperation (NAM-CSSTC)			JFY 2007 – 2011			Finance, Public Policy		
1-1. Background of the Study											
<p>The Government of Indonesia (GOI) and Japan International Cooperation Agency (JICA) signed Record of Discussion (R/D) in August 2007 on the above training programme implemented by Non Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC).</p> <p>The training subjects from JFY2007 to JFY2009 emphasized on the establishment and management of microfinance institution (MFI) subject. Within this subject the two different MFI operational schemes, namely conventional and sharia, were technically exercised. Field studies -- closer to semi-internship programme -- to two different types of MFI were also conducted, covering the history, operational aspects and performance of the respective MFIs.</p> <p>On the last training session, the participants were asked to prepare their back home plan (BHP). It is intended to be further exercised in their respective country's microfinance development programme after participating in the training course.</p> <p>Since the implementation of JFY2008, upon receiving request from Uganda, a follow-up mission was dispatched to Uganda in May 2009 in order to give technical advice on the implementation of BHP prepared by JFY2008-participants. Subsequently, in the training course in JFY2009, three Ugandan participants were accepted for the realization of the BHP.</p> <p>This evaluation aims to analyze the outcome of the project overall as well as the case in Uganda, by which formulate and/or confirm the plan of the remaining period of implementation of the project.</p>											
1-2. Project Overview											
(1) Overall Goal											
To provide the participants from African countries with an opportunity to improve their knowledge and techniques in the field of micro finance, especially in establishing and managing micro finance institution. The Course will also provide participants the opportunity to exchange ideas, information and experiences among themselves.											
(2) Project Purpose											
At the end of the Course, the participants are expected to have improved and upgraded the relevant techniques and knowledge of:											
<ul style="list-style-type: none"> - applying different techniques to establish micro finance institution; - applying appropriate method in monitoring and managing microfinance institution (MFI) operations; - enhancing the capabilities to develop business plan and learn the experience among country's operation. 											
(3) Output											
Year of Implementation	Number of participants	Countries									
		Algeria	Ethiopia	Kenya	Madagascar	Mozambique	Namibia	South Africa	Sudan	Uganda	Zambia
JFY2007	11	-	2	1	2	1	1	2	-	1	1
JFY2008	10	1	1	-	1	-	2	1	1	2	1
JFY2009	12	-	2	1	-	-	1	3	2	3	-

* JFY: Japanese Fiscal Year, Starting from April 1 and ending March 31 of the next calendar year.

(4) Input

Year of Implementation	Japan	Indonesia/NAM CSSTC	TOTAL
JFY2007	Rp. 481 Million US\$ 51 Thousand JPY 4,576 Thousand (72%)	Rp. 185 Million US\$ 20 Thousand JPY 1,763 Thousand (28 %)	Rp. 666 Million US\$ 71 Thousand JPY 6,339 Thousand
JFY2008	Rp. 434 Million US\$ 46 Thousand JPY 4,136 Thousand (62%)	Rp. 267 Million US\$ 28 Thousand JPY 2,539 Thousand (38%)	Rp. 701 Million US\$ 75 Thousand JPY 6,675 Thousand
JFY2009 (Projected)	Rp. 529 Million US\$ 56 Thousand JPY 5,039 Thousand (57%)	Rp. 403 Million US\$ 43 Thousand JPY 3,840, Thousand (43%)	Rp. 932 Million US\$ 99 Thousand JPY 8,879 Thousand

(1US\$=89.25070JPY, 1Rp.=0.009523JPY, 1US\$=9,372.12013Rp)

2. Evaluation Team:

(1) Evaluation committee

- Non-Aligned Movement Centre for South-South Technical Cooperation (NAM-CSSTC),
- State Secretariat (SEKNEG)
- Ministry of Foreign Affairs (Indonesia), Directorate of Technical Cooperation (MOFA Id)
- JICA Indonesia Office

(2) Site survey team

- Ms. Nefertiti Hindratmo, Directorate of Technical Cooperation, Ministry of Foreign Affairs, Republic of Indonesia (Implementation Planning)
- Mr. Achmad Rofi'ie, Assistant Director for Programme, NAM-CSSTC (Training Planning)
- Mr. Shigeki NAKAZAWA, Project Formulation Advisor, JICA Indonesia Office (South-South Cooperation)

Period of Evaluation:

From November 1, 2009 to March 31, 2010
(Site survey: February 14, 2010 to February 24, 2010)

Type of Evaluation:

Mid-Term Evaluation

3 Summary of Evaluation Results

3.1 Outcome

(1) Output: As stated on 1-2-(3) Output

(2) Achievement of project purpose:

The project purpose was attained in the invited beneficiary countries based on the questionnaire survey result. The ex-participants could apply appropriate method in monitoring and managing MFI operations and enhance the capabilities, although the degree of application is principally limited to personal and/or institutional level.

In the case of Uganda, the BHP, which was to introduce Indonesian sharia banking in Uganda, prepared by the ex-participant is now clearly institutionalized in the government system. The training results are now in the process of transforming into Ugandan context.

Although one of the project purposes, establishment of MFI needs legislative adoption in Uganda, it would be concluded that the project purpose is being attained in a beneficiary country.

3.2 Evaluation Results

(1) Relevance

a. Relevance to beneficiaries and their country/institution

Confirmed as moderately high, although site survey found that respective country situations of microfinance are significantly different country to country.

b. Relevance in terms of South-South Cooperation (SSC)

Relevance of the Indonesia's SSC was confirmed as highly relevant. Many ex-participants identified that the sharia scheme was a value of Indonesia. Through interviews, African participants identified **non-interest based and profit-sharing system would become an alternative microfinance product**. The participants clearly felt a value of

relationship between lenders and borrowers which the both parties cooperate the business development jointly, while the conventional microfinance generally focuses on interest-related repayment scheme.

Meantime, although relevance in terms of Japan's cooperation to SSC was justified as utilization of past cooperation asset (Grant Aid), the ex-participants did not clearly identify the relevance.

(2) Effectiveness

Confirmed moderately. From the site survey in Uganda, BHP prepared by JFY2009 ex-participants had become part of institutional plan.

(3) Efficiency

Considering the input and the outcome of the project, the project was confirmed to be efficient.

And in the case of Uganda, the project was highly efficient, which can justify the additional input of follow-up cooperation.

(4) Sustainability

Confirmed that the ex-participants had various opportunities to disseminate and utilize the training results. Thus, sustainability has been confirmed to be moderate. In the case of Uganda, sustainability has been confirmed to be very high because of the ownership of the government of Uganda.

3-2. Factors that Have Promoted the Project

- a. Solid government policy on microfinance in the beneficiary country
- b. Institutional support to the BHP in the beneficiary country
- c. Close monitoring system by resource country to ex-participants
- d. Resource country's understanding to the local context and national system in each beneficiary country
- e. Support extended by Embassies of Indonesia and JICA Overseas Offices in beneficiary countries
- f. Identifying a clear result from the activities of ex-participants
- g. Focus to practical contents on the training, then draw interests of ex-participants for implementation
- h. The training subjects prepared always dynamically accommodate feedbacks from ex-trainees and trainers' observation. Therefore the subjects shared are much closer to the real condition of African microfinance development.
- i. The training format also changes in accordance with the built-in evaluation made during each course implementation.
- j. The ex-participants were always asked to prepare their BHPs to express concrete ideas to enhance their respective countries' microfinance.
- k. Having more than one participant from a country with limited number of invited countries contributed to network building of ex-participants.

3-3. Factors that Have Inhibited the Project

- a. Limited availability of resources for the ex-participants' implementation of BHP in beneficiary countries
- b. Sometimes the General Information of training didn't reach candidates in time, which led to insufficient time for application or preparation.

Although the following items are not immediate inhibiting factors, noted in this section as concerns.

- c. There are growing presences of emerging resource countries (particularly from Asia) in African countries. In comparison, in beneficiary countries, Indonesia is considered as a late comer to participate in this circumstance.
- d. Low substantive involvement of JICA to the training contents

3-4. Lessons Learned

Lesson 1:

Partnership building through reciprocal approach which is:

- underlying initiative of NAM CSSTC
- support by GOI and JICA: training opportunity offered by resource countries
- demand by GOU: increase applicability of training results with the initiative of beneficiary country
- horizontal and reciprocal relationship among South countries

Lesson 2:

Training to concrete follow-up:

- starting from a training for selected countries, provide opportunities for implementation in beneficiary country
- meeting country specific need through follow-up or an independent training

3-4 Conclusion

This project is proven successful programme to transfer knowledge and skills between developing countries, producing not only expected results, but also an outstanding outcome in Uganda.

3-5 Recommendations

To amend the Record of Discussion based on the below.

(1) Plan of implementation in the remaining project period

a. Overall implementation

The target participants for the training course is remained to be practitioners of microfinance institutions, by which Indonesia's comparative advantages can be maximized. The last TCTP 2009 format seems to be the most appropriately developed.

As for the training curriculum, introduction of sharia scheme should continuously be in the curriculum. Implementation of short on-the-job-training at site survey should also be continued for participants to have practical ideas.

For the countries where identification of target institutions are possible, it is recommended to promote such a practice in the extent that practice can be agreed by the recipient government. For example, the Indonesian Embassy in Kenya indicated that Mombasa Region might potentially be of interest to start the sharia scheme in accordance with their field observation done earlier before the Mission visited Nairobi. The Mission suggested the Indonesian Embassy in Nairobi to pro-actively facilitate the nomination from Kenyan Government to the upcoming JFY2011 implementation.

To increase the substantive involvement of JICA to this training course, and future participants' collaboration with JICA Cooperation Programmes in beneficiary countries, one Japanese lecturer would be necessary for this training, who can share the examples of collaboration with development partners, and advise on the training contents in terms of microfinance and technical cooperation.

In order for the implementing institution to more closely monitor ex-participants, an online tutorial can be developed in the website of NAM CSSTC.

The invited countries should be limited to four to five countries based on the past results.

Where possible, when embassies of Indonesia in beneficiary country send the General Information of the training to its counterpart government, it is suggested to send the information to relevant institutions/ministries by CC, in close consultation with Ministry of Foreign Affairs in Jakarta. The implementing agency, in this case NAMCSSTC is expected to contribute to providing the information on the relevant institutions/ministries.

b. Uganda

As for Uganda, recognizing the ownership and initiative of the Government of Uganda,

- (a) a product development will be achieved at the selected microfinance institution, Masaka Microfinance and Development Cooperative Trust (MAMIDECOT) in JFY2010;
- (b) the result of product development can be fed back to intermediately mezzo level institutions by JFY2011;
- (c) ultimately aims to find a possibility of further disseminating the experiences in Uganda more extensively through training institutions as Training for Trainers (TOT).

While the Government of Uganda will render necessary local facilitation through the government system, Indonesia side (NAM CSSTC, the Government of Indonesia and JICA) caters for the cost arisen in resource country:

- a) dispatch of a series of follow-up mission from Indonesia to Uganda after the training including the one after the JFY2009 implementation;
- b) close monitoring and evaluation between Uganda and Indonesia with emails, web-based tutorials, and tele-conference facility;
- c) training with the participants from the target institutions which was discussed with the Government of Uganda.

The JFY2010 participants will be from the product development site (micro level), that is: MAMIDECOT, Uganda Cooperative Savings and Credit Union (UCSCU), and/or Microfinance Support Centre (MSC) Masaka Branch, whilst JFY2011 participants (though subject to the outcome) will be from intermediately level such as MSC, UCSCU, and/or Association of Micro Finance Institutions of Uganda (AMFIU).

Two external conditions exist for the realization of the full fledged sharia microfinance deployment in Uganda: one is the legislation on sharia which is now under consideration in the Government of Uganda, the other is General Election

in 2011 which may affect the former process. The both developments need to be closely monitored.

(2) For overall South-South Cooperation

Indonesia is one of late comers to participate in the full-fledged SSC especially operating in beneficiary countries. In this sense, very strategic approach is required when GOI conducts international technical cooperation.

Indonesia needs to clearly and deeply understand what the comparative advantages of Indonesian experiences are. The comparative advantage can be extracted through one-by-one project for each specific field by inquiring beneficiaries why they were so attracted to Indonesia's experiences, then in the later stage, those specific advantages can be elevated to a common virtue of Indonesian experiences as the core of Indonesian SSC. All these tasks would be continuous and evolving, but necessary exercises which would enhance aid effectiveness of Indonesian SSC in the future.

Indonesia needs to deliver those advantages in a more readily acceptable package to beneficiaries, by retaining the Indonesian signature even after the disseminated Indonesian experiences are applied in a beneficiary country.



**Report of Mid-Term Evaluation
Third Country Training Programme on Micro Finance for African Region:
Establishing and Managing Micro Finance Institution**

1. Overview of the Mid-Term Evaluation

(1) Background

The Government of Indonesia (GOI) and Japan International Cooperation Agency (JICA) signed Record of Discussion (R/D) in August 2007 concerning training programme on microfinance for African region to be implemented by Non Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC) for five consecutive years (JFY¹ 2007-JFY2011). Basically this agreement is based on the implementation of the Batch I which had been implemented from JFY2004 to JFY2006.

The training subjects from JFY2007 to JFY2009 emphasized on the establishment and management of microfinance institution (MFI) subject. Within this subject the two different MFI operational schemes, namely conventional and sharia, were technically exercised. Field studies -- closer to semi-internship programme -- to two different types of MFI were also conducted, covering the history, operational aspects and performance of the respective MFIs to enrich understanding of the participants on the development of different type of MFIs.

On the last training session, the participants were asked to prepare their back home plan (BHP). It is intended to be further exercised in their respective country's microfinance development programme after participating in the training course.

Since the implementation of JFY2008, upon receiving request from Uganda, a follow-up mission was dispatched to Uganda in May 2009 in order to give technical advice on the implementation of BHP (*see attachment 1 of HBP Ugandan Participants TCTP 2008*) prepared by JFY2008-participants. Subsequently, in the training course in JFY2009, three Ugandan participants were accepted for the realization of the BHP.

This evaluation aims to analyze the outcome of the project overall as well as the case in Uganda, by which formulate and/or confirm the plan of the remaining period of implementation of the project.

(2) Evaluation Mechanism

An evaluation committee was organized which members were from State Secretariat (SETNEG), Ministry of Foreign Affairs Indonesia (MOFA Id), NAM CSSTC, and Capacity

¹ Japanese fiscal Year: Starts April 1st, and ends March 31st of the next calendar year.

Development/Knowledge Management Working Group of Aid for Development Effectiveness Secretariat.

The first meeting was conducted in December 2009 discussing evaluation framework, and format and substance of the Questionnaires.

The second meeting in January 2010 confirmed the progress of evaluation and determined the countries for site survey.

The third meeting in March 2010 has confirmed the outcome of site survey, conclusion of this mid-term evaluation, and overall direction of the remaining implementation of the project.

(3) Evaluation Grid

Basically the Mid-Term Evaluation was conducted under 4 (four) evaluation criteria, namely: Relevance; Effectiveness, Efficiency and Sustainability. Detailed design of the evaluation is laid out in the Evaluation Grid (see attachment 2 of Evaluation Grid).

(4) Questionnaire Survey

Two different questionnaire forms were prepared for ex-participants and their organizations respectively.

The Forms were distributed to 33 (thirty three) ex-participants participating in TCTP conducted in 2007, 2008 and 2009, and their organizations/institutions in 10 (ten) countries. The Questionnaire survey was conducted from late December 2009 to February 2010 (see attachment 3 of Questionnaire format).

(5) Questionnaire survey results

The respondents sending back their evaluation forms are from 7 (seven) countries, namely Algeria, Ethiopia, Madagascar, Mozambique, South Africa, Uganda and Kenya, out of 10 (ten) countries. Total respondents by ex-participant are 12 (twelve) ex-participants out of 33 ex-participants (see attachment 4 of Database of Participants TCTP 2007-2009). Total responding ex-participant is 36.36% while total responding country is 70.00%.

Following is the summary of the scoring by subjects of relevance, effectiveness, efficiency and sustainability (see attachment 5 of Tabulation of Responded Questionnaires):

Maximum scale: 4.0

Subject	Ex-Participants	Ex-Participants' Organizations
Relevance	3.7	3.2
Effectiveness	3.2	3.7
Efficiency	3.5	-
Sustainability	2.8	2.7
Total	3.1	3.3

(6) Site Survey

With reference to feedback of the responded questionnaires and potentials to elaborate the relevant issues expressed by the respondents, decision has been made by the stakeholders of TCTP (MOFA Id, SETNEG, JICA and NAM CSSTC) to make field survey to Uganda and Kenya. The field survey was conducted by the officials of MOFA Id, JICA and NAM CSSTC from the 14th to the 23rd of February 2010.

Basically, the field survey was intended to collect in-depth qualitative information through a series of discussions with the stakeholders concerned with the microfinance development and the ex-participants from the selected countries on how they benefited from TCTP.

The Mission members also met with the stakeholders of microfinance development in Uganda and paid visit to the Ministry of Fisheries Development in Kenya to further discuss on the operational aspects of another MOU on aquaculture already signed between the Ministry of Fisheries Development of Kenya and the Ministry of Marine Affairs and Fisheries of Indonesia.

For the detailed results of the field survey, refer to the attached documents (*see attachments 6, 7, 8, 9, 10, 11 of results of the field survey*).

2. Outline of Project

The outline of project agreed by R/D was as follows:

(1) Project title:

Third Country Training Programme on Micro Finance for African Region: Establishing and Managing Micro Finance Institution

(2) Partner Country's Related Organization:

Non Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC)

(3) Cooperation period: JFY 2007 – 2011

(4) Cooperation scheme: Technical Cooperation

(5) Overall Goal

To provide the participants from African countries with an opportunity to improve their knowledge and techniques in the field of microfinance, especially in establishing and managing microfinance institution. The Course will also provide participants the opportunity to exchange ideas, information and experiences among themselves.

(6) Project Purpose

At the end of the Course, the participants are expected to have improved and upgraded the relevant techniques and knowledge of:

- applying different techniques to establish microfinance institution;
- applying appropriate method in monitoring and managing microfinance institution (MFI) operations;
- enhancing the capabilities to develop business plan and learn the experience among country's operation.

3. Outcome and attainment

(1) Output

Output of the project was produced as planned.

Year of Implementation	Number of participants	Countries									
		Algeria	Ethiopia	Kenya	Madagascar	Mozambique	Namibia	South Africa	Sudan	Uganda	Zambia
JFY2007	11	-	2	1	2	1	1	2	-	1	1
JFY2008	10	1	1	-	1	-	2	1	1	2	1
JFY2009	12	-	2	1	-	-	1	3	2	3	-

In addition to the above, the BHP prepared by the Ugandan ex-participants in JFY2008-implementation was institutionalized in the government system of Uganda, which led to a request of follow-up cooperation submitted by the Government of Uganda. The first follow-up mission in May 2009 was successfully introduced requested sharia scheme to targeted microfinance institution and having related participants to the JFY2009-implementation (*see attachment 12 of Report of Follow-up Cooperation in May 2009*)

(2) Input

Input by both Indonesia and Japan sides are done as planned.

In addition to the below input, it should be noted here that with regard to the follow-up cooperation, **there was a significant input by the Government of Uganda for the local cost of the follow-up mission.**

Year of Implementation	Japan	Indonesia/NAM CSSTC	TOTAL
JFY2007	Rp. 481 Million US\$ 51 Thousand JPY 4,576 Thousand (72%)	Rp. 185 Million US\$ 20 Thousand JPY 1,763 Thousand (28 %)	Rp. 666 Million US\$ 71 Thousand JPY 6,339 Thousand
JFY2008	Rp. 434 Million US\$ 46 Thousand JPY 4,136 Thousand (62%)	Rp. 267 Million US\$ 28 Thousand JPY 2,539 Thousand (38%)	Rp. 701 Million US\$ 75 Thousand JPY 6,675 Thousand
JFY2009 (Projected)	Rp. 529 Million US\$ 56 Thousand JPY 5,039 Thousand (57%)	Rp. 403 Million US\$ 43 Thousand JPY 3,840, Thousand (43%)	Rp. 932 Million US\$ 99 Thousand JPY 8,879 Thousand

(1US\$=89.25070JPY, 1Rp.=0.009523JPY, 1US\$=9,372.12013Rp)

(3) Outcome

Overall, the project purpose was attained in the invited beneficiary countries based on the questionnaire survey result. The ex-participants could apply appropriate method in monitoring and managing MFI operations and enhance the capabilities to develop business plan and learn the experience among country's operation, although the degree of application is principally limited to personal and/or institutional level.

In the case of Uganda, the BHP, which was to introduce Indonesian sharia banking in Uganda, prepared by the ex-participant is now clearly institutionalized in the government system. The training results are now in the process of transforming into Ugandan context, aiming to develop a sharia product in a selected microfinance institution as a trial. Although one of the project purposes, establishment of MFI needs legislative adoption in Uganda, it would be concluded that the project purpose is being attained in a beneficiary country.

4. Evaluation results

(1) Relevance

a. Relevance to beneficiaries and their country/institution

Relevance to the national and institutional plan of each beneficiary country has been confirmed as moderately high, although site survey found that respective country situations of microfinance are significantly different country to country.

b. Relevance in terms of South-South Cooperation (SSC)

Relevance of the Indonesia's SSC was confirmed as highly relevant. Many ex-participants identified that the sharia scheme was a value of Indonesia. Through interviews, African participants identified non-interest based and profit-sharing system would become an alternative microfinance product. The participants clearly felt a value of relationship between lenders and borrowers which the both parties cooperate the business development jointly, while the conventional microfinance generally focuses on interest-related repayment scheme.

Although relevance in terms of Japan's cooperation to SSC was justified as utilization of past cooperation asset (Grant Aid), the ex-participants did not clearly identify the relevance. Through site-survey, one ex-participant told that he had known the training opportunity by JICA, which led to his participation.

(2) Effectiveness

The effectiveness of the project was confirmed moderately high. From the questionnaire survey, it was confirmed that both ex-participants and their institutions recognized the training contents were effective. From the site survey in Uganda, BHP prepared by JFY2009 ex-participants had become part of institutional plan.

(3) Efficiency

Considering the input and the outcome of the project, the project was confirmed to be efficient. In the case of Uganda, the project was highly efficient, which can justify the additional input of follow-up cooperation.

(4) Sustainability

Although questionnaire survey result tells a relatively lower point in terms of sustainability, through the site survey, it was confirmed that the ex-participants have various opportunities to disseminate and utilize the training results. Thus, sustainability has been confirmed to be moderate. In the case of Uganda, sustainability has been confirmed to be very high because of the ownership of the Government of Uganda.

(5) Factors that Have Promoted the Project

- Solid government policy on microfinance in the beneficiary country
- Institutional support to the BHP in the beneficiary country
- Close monitoring system by resource country to ex-participants
- Resource country's understanding to the local context and national system in each beneficiary country
- Support extended by Embassies of Indonesia and JICA Overseas Offices in beneficiary countries
- Identifying a clear result from the activities of ex-participants
- Focus to practical contents on the training, then draw interests of ex-participants for implementation
- The training subjects prepared always dynamically accommodate feedbacks from ex-participants and trainers' observation. Therefore the subjects shared are much closer to the real condition of African microfinance development.
- The training format also changes in accordance with the built-in evaluation made during each course implementation.
- The ex-participants were always asked to prepare their BHPs to express concrete ideas to enhance their respective countries' microfinance.
- Having more than one participant from a country with limited number of invited countries contributed to network building of ex-participants.

(6) Factors that Have Inhibited the Project

- Limited availability of resources for the ex-participants' implementation of BHP in beneficiary countries
- Sometimes the General Information of training didn't reach candidates in time, which led to insufficient time for application or preparation.

Although the following items are not immediate inhibiting factors, it is necessary to be noted in this section as concerns.

- There are growing presences of emerging resource countries (particularly from Asia) in African countries. In comparison, in beneficiary countries, Indonesia is considered as a late comer to participate in this circumstance.
- Low substantive involvement of JICA to the training contents

(7) Lessons learned

Lesson 1:

Partnership building through reciprocal approach which is:

- underlying initiative of NAM CSSTC
- support by GOI and JICA: training opportunity offered by resource countries
- demand by GOU: increase applicability of training results with the initiative of beneficiary country
- horizontal and reciprocal relationship among South countries

Lesson 2:

Training to concrete follow-up:

- starting from a training for selected countries, provide opportunities for implementation in beneficiary country
- meeting country specific need through follow-up or an independent training

5. Recommendation

(1) Plan of implementation in the remaining project period

a. Overall Implementation

The target participants for the training course are remained to be practitioners of microfinance institutions, by which Indonesia's comparative advantages can be maximized. The last TCTP 2009 format seems to be the most appropriately developed so far as it has shown optimum performance of the participants.

As for the training curriculum, introduction of sharia scheme should continuously be in the curriculum, as participants identified a value in the scheme. Implementation of short on-the-job-training at site survey should also be continued for participants to have practical ideas.

For the countries where identification of target institutions are possible, it is recommended to promote such a practice in the extent that practice can be agreed by the recipient government. For example, the Indonesian Embassy in Kenya indicated that Mombasa Region might potentially be of interest to start the sharia scheme in accordance with their field observation done earlier before the Mission visited Nairobi. The Mission suggested the Indonesian Embassy in Nairobi to pro-actively facilitate the nomination from Kenyan Government to the upcoming JFY2011 implementation.

To increase the substantive involvement of JICA to this training course, and future participants' collaboration with JICA Cooperation Programmes in beneficiary countries, one Japanese lecturer would be necessary for this training, who can share the examples of collaboration with development partners, and advise on the training contents in terms of microfinance and technical cooperation.

In order for the implementing institution to more closely monitor ex-participants, an online tutorial can be developed in the website of NAM CSSTC, whereby ex-participants can access the latest materials of microfinance in Indonesia and exchange ideas with the other ex-participants and/or staff related to the training.

The invited countries should be limited to four to five countries based on the past results in order for the project to maximize its effectiveness expecting a synergy effect amongst ex-participants in beneficiary countries.

Where possible, when embassies of Indonesia in beneficiary country send the General Information of the training to its counterpart government, it is suggested to send the information to relevant institutions/ministries by CC, in close consultation with Ministry of Foreign Affairs in Jakarta. The implementing agency, in this case NAMCSSTC is expected to contribute to providing the information on the relevant institutions/ministries.

b. Uganda

As for Uganda, recognizing the ownership and initiative of the Government of Uganda, (a) a product development will be achieved at the selected microfinance institution, Masaka Microfinance and Development Cooperative Trust (MAMIDECOT) in JFY2010; (b) then the result of product development can be fed back to intermediately mezzo level institutions by JFY2011; (c) and ultimately aims to find a possibility of further disseminating the experiences in Uganda more extensively through training institutions as Training for Trainers (TOT).

While the Government of Uganda will render necessary local facilitation through the government system, Indonesia side (NAM CSSTC, the Government of Indonesia and JICA) caters for the cost arisen in resource country:

a) dispatch of a series of follow-up mission from Indonesia to Uganda after the training including the one after the JFY2009 implementation;

b) close monitoring and evaluation between Uganda and Indonesia with emails, web-based tutorials, and tele-conference facility; and

c) training with the participants from the target institutions which was discussed with the Government of Uganda. Though the final decision of selection of participants is to be made by the Government of Uganda the JFY2010 participants will be from the product development site (micro level), that is: MAMIDECOT, Uganda Cooperative Savings and Credit Union (UCSCU), and/or Microfinance Support Centre (MSC) Masaka Branch, whilst JFY2011 participants (though subject to the outcome) will be from intermediately level such as MSC, UCSCU, and/or Association of Micro Finance Institutions of Uganda (AMFIU).

Two external conditions exist for the realization of the full fledged sharia microfinance deployment in Uganda: one is the legislation on sharia which is now under consideration in the Government of Uganda, the other is General Election in 2011 which may affect the former process. The both developments need to be closely monitored.

(2) For Overall South-South Cooperation

Comparative advantages of Indonesia need to be explored in more details from the beneficiaries.

As noted in the inhibiting factors, Indonesia is one of late comers to participate in the full-fledged SSC especially operating in beneficiary countries. In this sense, very strategic approach is required when GOI conducts international technical cooperation.

Firstly, Indonesia as a resource country needs to clearly and deeply understand what the comparative advantage of Indonesian experiences is. This can be extracted through one-by-one project for each specific field by inquiring beneficiaries why they were so attracted to Indonesia's experiences, then in the later stage, those specific advantages can be elevated to a common virtue of Indonesian experiences as the core of Indonesian SSC. All these tasks would be continuous and evolving, but necessary exercises which would enhance aid effectiveness of Indonesian SSC in the future.

Another recommendation is that, Indonesia needs to deliver those advantages in a more readily acceptable package to beneficiaries, by retaining the Indonesian signature even after the disseminated Indonesian experiences are applied in a beneficiary country.

Take an example from this evaluation, sharia banking is still a common term among countries where Islamic banking is practiced. If Indonesia can identify uniqueness of Indonesian experiences, it will be possible to re-package Indonesian sharia as a special acronym, such as PRIMA (P*RO*fit I... M*ICRO*finance A...) which has an Indonesian touch. Then, the introduction will be more clearly be done, the term will remain even after the Indonesian sharia has been adapted.

6. Conclusion

This project is proven successful programme to transfer knowledge and skills between developing countries, producing not only expected results, but also an outstanding outcome in Uganda.

END

**Republic of Indonesia
Mid-Term Evaluation
Third Country Training Programme on
Micro Finance for African Region:
Establishing and Managing Micro Finance
Institution**

Attachment

March 2010

State Secretariat

Ministry of Foreign Affairs

**Non-Aligned Movement,
Centre for South-South Technical Cooperation**

Japan International Cooperation Agency

REPUBLIC OF UGANDA

Third Country Training Programme on Microfinance for African Region:
Establishing and Managing Microfinance Institution
Jakarta, Indonesia, 27October-11 November 2008

POST TRAINING BACK-HOME PLAN

Prepared by

Geoffrey Dutki and Colin Agabalinda

Background

The Third Country Training Programme on Microfinance for African Region – Establishing and Managing Microfinance Institutions was sponsored by the Government of the Republic of Indonesia under the framework of Technical Cooperation among Developing Countries (TCDC) Programme with the Government of Japan through Japan International Cooperation Agency (JICA). The implementation was done by the Non-Aligned Movement Center for South-South Technical Cooperation and delivered by resource persons mainly from PNM.

The course was attended by participants from 8 African countries including: - Algeria, Namibia, South Africa, Madagascar, Zambia and Ethiopia. Uganda was represented by Mr. Geoffrey Dutki of Stanbic Bank, Uganda and Mr. Colin Agabalinda of the Rural Financial Services Program of the Ministry of Finance, Planning & Economic Development.

Appreciation

We wish to express our utmost gratitude of the Government of the esteemed Peoples Republic of Indonesia, the Government of Japan / JICA and NAM CSSTC for giving us an opportunity to attend this training programme on Microfinance for African Region “Establishing and Managing Microfinance Institution”.

Through this programme, our minds have been exposed to the vast potential offered by the Microfinance industry to the economic development of Indonesia, through supporting the Small, Medium & Micro Enterprises (SME’s). Furthermore, we have been exposed to, among others, a new form of financing, namely Sharia Financing.

We wish especially to recognize Mr. Achmad Rofi’ie and Nina Sudiro, along with the entire team at NAM CSSTC, who put in a lot of effort to ensure the smooth and successful running of the training programme. We wish to assure you that your efforts shall bear fruit, through the development of the microfinance industry in Africa.

Way – Forward for Uganda

The programme introduced us to microfinance best practices through topics such as: - Loan Analysis, Business Planning, Product Development, Assets and Liability Management among others, for both conventional and sharia models of microfinance.

The training further exposed us the Indonesian government approach of supporting Microfinance and SME through the PNM. Based on these lessons, we have brainstormed and are now glad to put forward a simple, achievable back-home-action plan for 2009 – 2011 that we hope if supported shall benefit Uganda’s Microfinance Industry. The plan is based on two broad areas: -

1. Policy Advocacy on the nature of government intervention
2. Product Development for MFIs

The plan is presented in the 2 Tables (A&B) below: -

Table A - Government Support to MFIs & SME Development

CURRENT SITUATION IN UGANDAN	INDONESIAN EXPERIENCE	POTENTIAL FOR APPLICATION
<p>In Uganda the Government approach to supporting SMEs and MFIs is done in a fragmented approach. There are 3 different organizations playing different roles as outlined below: -</p> <p>1) Microfinance Support Center Ltd – This is a government owned company. It is started with a loan from Africa Development Bank and is mandated with: -</p> <p>a) Wholesale Lending to MFIs b) Technical Assistance</p> <p>2. Rural Financial Services Programme – This is a four year IFAD/WB funded programme that is mandated to: -</p> <p>a) Capacity Building to MFIs b) Capacity building to Regional Networks and Apex bodies c) Linkage Banking d) Support to Regulation & Supervision</p> <p>3. Enterprise Uganda Limited</p>	<p>The PNM is a government owned profit-making company that is professionally managed. It offers a one-stop-centre intervention to MFIs and SMEs in areas of: - Financing, Wholesale Lending, Technical Assistance, Investment and Venture Capital</p>	<p>Based on the knowledge we have acquired from the PNM. We shall work towards policy advocacy. To meet with concerned government bodies and sensitize. We shall do this through: -</p> <p>Action Plan</p> <ol style="list-style-type: none"> 1. Meeting with key stakeholders in the industry (Association of Microfinance, Minister for Microfinance. 2. Experience Sharing Lectures at the Microfinance Competence Center – Institute of Bankers of Uganda. 3. Publications in the Microfinance Journal in Uganda <p>Key Required Inputs</p> <ol style="list-style-type: none"> 1. Physical Efforts by Colin & Geoffrey 2. External support from visiting speakers from PNM – Indonesia <p>Expected Output A Coherent, strong, PNM – Like Microfinance/SME support Company</p>

CURRENT SITUATION IN UGANDAN	INDONESIAN EXPERIENCE	POTENTIAL FOR APPLICATION
<p>This is a not-for-profit company, limited by guarantee that was established by government of Uganda with support from United Nations Development Programme – The mandate of Enterprise Uganda is to: -</p> <ul style="list-style-type: none"> a) Offer Technical Assistance to SMEs b) Provide Training to Entrepreneurs c) Promote Business Linkages between Corporate Companies, Financial Institutions and SMEs <p>Weakness / Criticism This approach creates: -</p> <ol style="list-style-type: none"> 1. Overlap of duties by the institutions, 2. Lack of cohesion and consistency 3. Lack of sustainability in the long run. 		

Table B - Product Development for MFIs

CURRENT SITUATION IN UGANDAN	INDONESIAN EXPERIENCE	POTENTIAL FOR APPLICATION
<p>In Uganda all MFIs follow a conventional approach and are only offering interest based savings, deposit and loan products. This does not favor MFI growth in outreach and profitability.</p>	<p>The MFIs in Indonesia are both conventional and Sharia. The Sharia MFIs have developed very innovative non-interest based products like: -</p> <ol style="list-style-type: none"> 1. Profit Sharing 2. Revenue Sharing 3. Buying & Selling 	<p>Based on our exposure to the success stories by Sharia – Based MFIs in Indonesia, we plan to work with a consultant to develop a non-interest based loan product based on Profit Sharing, Revenue Sharing & Buying & Selling. In doing this we shall: -</p> <ol style="list-style-type: none"> a) Develop the Blue Print b) Popularize it to MFIs & Apex Bodies c) Pilot Test it in a few selected MFIs d) Roll it out <p>Required Inputs</p> <ol style="list-style-type: none"> a) A cooperating local consultant b) Efforts of Colin and Geoffrey c) Stakeholder involvement d) Support in Technical Assistance and IT in Implementing the Product from Technical specialists such as Ms. Henry Dwi Susianti and Mr. Didi Hendriansah <p>Expected Outputs</p> <ol style="list-style-type: none"> a) Increased Outreach of MFIs b) Increased profit / Revenue for MFIs c) Increased Real-Sector development by MFIs through SMEs

Evaluation Grid for Mid-Term Evaluation for
Third Country Training Program of Micro Finance for African Region: Establishing Micro Finance Institution (MFI)

As of Nov.24, 2009

Evaluation Criteria	Evaluation Questions		Basis of judgment	Data Needed	Data Sources	Data Collection Methods
	Main Questions	Sub Questions				
Relevance	Was the training relevant to the needs of beneficiaries?	Country level	Training objectives are in line with the national policy of recipient country.	Development policy on microfinance	National Development Policies in recipient countries / Recipient institution / Ex-participants	Bibliographical survey Questionnaire survey
		Institution level	Training objectives are in line with the needs of recipient institution.	Institutional policy	Recipient institution	Questionnaire survey
		Personal level	Training contents are in line with the needs of ex-participants.	Applicability of training	Ex-Participants Implementation reports	Questionnaire survey Bibliographical survey
	Was this training relevant in terms of South-South Cooperation. (Was there comparative advantage of South-South Cooperation.)	Does Indonesia have an advantage in extending technical cooperation?	There is contribution that was specifically extended by Indonesia.	Comparative advantage of Indonesian experiences	Ex-Participants Implementation reports Implementing institution GOI officials	Bibliographical survey Questionnaire survey
		Does Japan have an advantage in extending technical cooperation?	There is contribution that was specifically extended by Japan.	Comparative advantage of Japanese expertises		
Effectiveness	Was this training effectively implemented?	Has the project purpose been achieved? Is it necessary to alter the project purpose.	Training contents are utilized by participants.	Applicability of training Applicable cases	Ex-Participants Recipient institution Implementation reports	Bibliographical survey Questionnaire survey
		What are the factors that inhibit or contribute to the effectiveness of project implementation process?	There are contributing / inhibiting factor(s).			
Efficiency	Was this training efficiently implemented?	Was (or is) the cost of inputs justified by the degree of achievement of the project's purpose?	Comparison between inputs and output, cost sharing.	Input (Budget by GOI, JICA) Output: participants, etc.	Reports	Bibliographical survey
		What are the factors that inhibit or contribute to the efficiency of project implementation process?	There are contributing / inhibiting factor(s).			
Sustainability	When training results were utilized, was there support by institution / government / any others?	Government / Institution level	There are contributions in supporting the training results.	Method and type of support extended.	Ex-Participants Recipient institution Implementation reports	Bibliographical survey Questionnaire survey
		Personal level	There are contributions in supporting the training results.			
		By any other stakeholders	There are contributions in supporting the training results.			

Ex-Trainee

**Questionnaire
for
Mid-Term Evaluation for JICA's TCTP on Microfinance for Africans**

**Third Country Training Programme (TCTP) on Micro Finance for African Region:
Establishing and Managing Micro Finance Institution
(Period: 2007 – 2009)**

Profile of Respondent

Country:

Name:

Month and Year of Participation:

Month

Year

Current Position/Organization:

Position/Organization at the time of training:

Overall Goals of the Mid-Term Evaluation Study

The overall goals of the mid-term evaluation study are as follows:

- 1) To evaluate the course evaluation in view of Relevance, Effectiveness, Efficiency and Sustainability
- 2) To monitor the implementation of TCTP process is appropriate
- 3) To identify promoting or inhibiting factors on the implementation of TCTP, if any
- 4) To reflect the evaluation results for the plan of the fourth and the fifth implementations

Outline of the TCTP on MF

Implementing Organization	: Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC)
Supporting Agency	: Japan International Cooperation Agency (JICA)
Duration of Each Training Course	: 2-3 weeks
Participating Countries	: 2007: Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, 2008: Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia 2009: Ethiopia, Kenya, Namibia, South Africa, Sudan, Uganda,
Overall Goal of the Training Course	: To provide the participants from African countries with an opportunity to improve knowledge and techniques in

- the field of microfinance and exchange of ideas, information and experiences among participants
- Objectives of the Training Course : To have improved and upgraded the relevant techniques and knowledge to:
- (a) acquire the ability to apply different techniques to develop various microfinance products
 - (b) apply appropriate method in establishing and managing microfinance institution (MFI) operations
 - (c) enhance the capabilities to develop business plan and learn the experiences of different countries' operations
- Major Contents of the Training Course : (a) Economic dev't & banking systems in Indonesia
 (b) Microfinance & MFI development
 (c) Basic regulatory framework to establish MFI
 (d) Basic operations of capital-based MFI
 (e) Basic operations of membership-based MFI
 (f) Introduction to the conventional microfinance
 (g) Introduction to the sharia microfinance
 (h) Semi-internship at the conventional microfinance bank
 (i) Semi-internship at the sharia microfinance institution
 (j) Practical aspects of conventional & sharia schemes

1. RELEVANCE

Please tick (✓) the box which best describes your answer.

1.1	How far is the appropriateness of the microfinance training course with t your organization’s needs? (<i>1=inappropriate, 2=somewhat appropriate, 3=moderately appropriate, 4= highly appropriate</i>)	1	2	3	4
<i>Please briefly describe:</i>					
1.2	How far is the appropriateness of the microfinance training course with the needs of your country’s national development plan? (<i>1= not appropriate, 2=fair, 3=moderate, 4=most appropriate</i>)	1	2	3	4
<i>Please briefly describe:</i>					
1.3	Do you feel your basic knowledge on microfinance met the training course qualifications? (<i>1=not met, 2=somewhat met, 3=moderately met, 4=highly met</i>)	1	2	3	4
<i>Please briefly describe:</i>					
1.4	What is the possibility of implementing the microfinance learning subjects obtained from the training course in your office/organization? (<i>1=not possible, 2=somewhat possible, 3 =moderately possible, 4=highly possible</i>)	1	2	3	4
<i>Please briefly describe:</i>					
1.5	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (<i>1= disagree, 2=fair, 3=moderate, 4=agree</i>)	1	2	3	4
<i>Please briefly describe:</i>					
1.6	Do you think that support from Japan to this training course was visible? (<i>1= disagree, 2=fair, 3=moderate, 4=agree</i>)	1	2	3	4
<i>Please briefly describe:</i>					

2. EFFECTIVENESS

Please tick (✓) the box which best describes your answer.

2.1	In general, how you find the training course subjects? (1=not understood, 2=somewhat understood, 3=moderately understood, 4= fully understood)	1	2	3	4
	Please briefly describe:				
2.2	How would you rate your knowledge level on micro finance programme before and after participating in the training course? (1=low, 2= fair, 3=moderate, 4 =high)	1	2	3	4
	a. Before the training course				
	b. Right after the training course				
	c. Current situation				
Please briefly describe:					
2.3	How would you rate your skill capability on microfinance programme before and after participating in the training course? (1=low, 2= fair, 3=moderate, 4=high)	1	2	3	4
	a. Before the training course				
	b. Right after the training course				
	c. Current situation				
Please briefly describe:					
2.4	How you find the learning process from other participants' experiences could contribute to your capacity improvement? (1=low, 2=fair, 3=moderate, 4=high)	1	2	3	4
	a. Right after the training course				
	b. Current situation				
Please briefly describe:					
2.5	Do you find your Back Home Plan useful as the output of learning process?	YES		NO	
	Please briefly describe:				
2.6	How you implement your Back Home Plan you prepared after the training course? (1=none, 2=only slightly implemented, 3=partly implemented, 4=fully implemented)	1	2	3	4

	<i>Please briefly describe:</i>				
2.7	To what degree the following factors have supported you to utilize knowledge and skill learned from the training course in your work? (<i>1=less supportive, 2=slightly supportive, 3=moderately supportive, 4=highly supportive</i>)	1	2	3	4
	a. Appropriate contents of the training course				
	b. Appropriate level of knowledge and skill shared during the training course				
	c. Practical knowledge and skill exercised during the training course				
	d. Strong self-commitment				
	<i>Please briefly describe:</i>				
2.8	What is the possibility of transferring the Indonesian model of microfinance development to your office/country? (<i>1= not possible, 2=somewhat possible , 3=moderately possible, 4=fully possible</i>)	1	2	3	4
	<i>Please briefly describe:</i>				
2.9	How you find other positive or negative impacts of the training course? (<i>1= less, 2= fair, 3=moderate, 4=high</i>)	1	2	3	4
	a. Positive impact				
	b. Negative impact				
	<i>Please briefly describe:</i>				

3. EFFICIENCY

Please tick (✓) the box which best describes your answer.

3.1	How you justify that your participation in the training was fruitful for you and your organization as you had left task from your office for the training? (<i>1=less fruitful, 2=fairly fruitful, 3=moderately fruitful, 4= highly fruitful</i>)	1	2	3	4
	<i>Please briefly describe:</i>				

4. SUSTAINABILITY

Please tick (✓) the box which best describes your answer.

4.1	Is there any plan for you to share your knowledge and skill to your colleagues, either in your office or others? (1=no plan at all, 2=somewhat planning, 3=more concrete planning, 4=absolutely yes)	1	2	3	4
	Please briefly describe:				
4.2	How frequent you share your knowledge and skill to others? (1=none, 2=fair, 3=moderate, 4= high)	1	2	3	4
	Please briefly describe:				
4.3	Are you convinced that the training you participated will support sustaining your work in microfinance field? (1=no, 2=fairly convinced, 3=moderately convinced, 4=highly convinced)	1	2	3	4
	Please briefly describe:				
4.4	Do you think the Back Home Plan you prepared is really applicable to sustain your work? (1=no, 2=fairly applicable, 3=moderately applicable, 4=highly applicable)	1	2	3	4
	Please briefly describe:				
4.5	To what degree the knowledge and skills acquired from the training course shall remain applicable? (1=less applicable, 2=somewhat applicable, 3=moderately applicable, 4= highly applicable)	1	2	3	4
	Please briefly describe:				
4.6	Do you agree with the following statements which hinder the development of the knowledge and skill of microfinance in your office/organization? (1=less hindered, 2=fairly hindered, 3=moderately hindered, 4=highly hindered)	1	2	3	4
	a. I have been transferred to another position which is not related to the training subject				
	b. My level of knowledge and skill are not enough to catch up with the dynamic demand of works				
	c. There are externality constrains, such as lack of budget or supporting equipments/facilities				

	<i>Please briefly describe:</i>																																																																												
4.7	Do you agree with the following statements which promote the development of the knowledge and skill of microfinance in your office/organization? (<i>1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting</i>)										1	2	3	4																																																															
	a. High priority of the training programme in the government policy																																																																												
	b. Appropriate planning of activities																																																																												
	c. Appropriate provision of budget																																																																												
	d. Availability of equipments and materials																																																																												
	e. Appropriate support from my organization																																																																												
	f. Support from externality																																																																												
	<i>Please briefly describe:</i>																																																																												
4.8	Are there any follow-up activities, such as refreshing training, seminar or others (eg: survey) in order to expand and or to sustain the effect of the training course? (<i>1=none, 2=almost none, 3=occasionally, 4=often</i>)										Yes		No																																																																
	<i>If your answer is yes, please specify the activities:</i>																																																																												
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4.9	Have you attended other training courses in the related field after the training course in Indonesia?										Yes		No																																																																
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5. LESSONS LEARNED AND RECOMMENDATION:

5.1 What lessons can be extracted from your training participation:

5.2 Are there recommendations or other actions to be taken by your office/organization, JICA, and NAM CSSTC for better realization of future training programme?

1. For your Office/Organization:

2. For JICA:

3. For NAM CSSTC:

The Evaluation Team will visit some beneficiary countries sometime in early 2010 to conduct interview survey with Ex-trainees and Ex-trainees' Institutions. In this respect I would like you to fill in the details of your contact below.

Country :
Telephone Number :
Fax Number :
Mobile Phone Number :
E-mail Address :

Please contact the following person for inquiries on the questions in this Questionnaire.

Institution : NAM CSSTC
Contact Person : Mr. Achmad Rofi'ie
Tel/Fax : +62 21 654321/6 / +62 21 6545325
E-mail : rofii@csstc.org

Thank you for your cooperation

Ex-Trainee Organization

***Questionnaire
for
Mid-Term Evaluation for JICA's TCTP on Microfinance for Africans***

**Third Country Training Program (TCTP) on Micro Finance for African Region:
Establishing and Managing Micro Finance Institution
(Period: 2007 – 2009)**

Profile of Respondent

Country:

Name:

Month and Year of Training Course:

Month

Year

Current Position:

Name of Institution/Organization:

Overall Goals of the Mid-Term Evaluation Study

The overall goals of the mid-term evaluation study are as follows:

- 1) To evaluate the course evaluation in view of Relevance, Effectiveness, Efficiency and Sustainability
- 2) To monitor the implementation of TCTP process is appropriate
- 3) To identify promoting or inhibiting factors on the implementation of TCTP, if any
- 4) To reflect the evaluation results for the plan of the fourth and the fifth implementations

Outline of the TCTP on MF

- Implementing Organization : Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC)
- Supporting Agency : Japan International Cooperation Agency (JICA)
- Duration of Each Training Course : 2-3 weeks
- Participating Countries : **2007:** Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia,
2008: Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia
2009: Ethiopia, Kenya, Namibia, South Africa, Sudan, Uganda,
- Overall Goal of the Training Course : To provide the participants from African countries with an opportunity to improve knowledge and techniques in the field of microfinance and exchange of ideas, information and experiences among participants

- Objectives of the Training Course : To have improved and upgraded the relevant techniques and knowledge to:
- (a) acquire the ability to apply different techniques to develop various microfinance products
 - (b) apply appropriate method in establishing and managing microfinance institution (MFI) operations
 - (c) enhance the capabilities to develop business plan and learn the experiences of different countries' operations
- Major Contents of the Training Course : (a) Economic dev't & banking systems in Indonesia
(b) Microfinance & MFI development
(c) Basic regulatory framework to establish MFI
(d) Basic operations of capital-based MFI
(e) Basic operations of membership-based MFI
(f) Introduction to the conventional microfinance
(g) Introduction to the sharia microfinance
(h) Semi-internship at the conventional microfinance bank
(i) Semi-internship at the sharia microfinance institution
(j) Practical aspects of conventional & sharia schemes

1. RELEVANCE

Please tick (✓) the box which best describes your answer.

1.1	How far is the appropriateness of the microfinance training course with your organization's needs? (<i>1= not appropriate, 2=fair, 3=moderate, 4=most appropriate</i>)	1	2	3	4
	Please briefly describe:				
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (<i>1= not appropriate, 2=fair, 3=moderate, 4=most appropriate</i>)	1	2	3	4
	Please briefly describe:				
1.3	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (<i>1= disagree, 2=fair, 3=moderate, 4=agree</i>)	1	2	3	4
	Please briefly describe:				
1.4	Do you think that support from Japan to this training course was visible? (<i>1= disagree, 2=fair, 3=moderate, 4=agree</i>)	1	2	3	4
	Please briefly describe:				
1.5	How fair your office/organization selected the nominees, particularly in term of equality (gender) point of view? (<i>1=still men-biased, 2=somewhat fair, 3=moderately fair, 4=absolutely fair</i>)	1	2	3	4
	Please briefly describe:				

2. EFFECTIVENESS

Please tick (✓) the box which best describes your answer.

2.1	What is your assessment on the ex-trainee's capacity before and after participating in the training course? (1=low, 2=fair, 3=moderate, 4=high)	1	2	3	4
	a. Ex-trainee knowledge and skill on microfinance before the training course				
	b. Ex-trainee knowledge and skill on microfinance after the training course				
	c. Ex-trainee knowledge and skill on microfinance at current situation				
	Please briefly describe:				
2.2	To what degree the performance of your organization is benefited by the improvement of the ex-trainee's capacity? (1=less benefited, 2=somewhat benefited, 3=moderately benefited, 4=highly benefited)	1	2	3	4
	a. Before the training course				
	b. After the training course				
	Please briefly describe:				
2.3	What is the possibility of applying new/additional techniques obtained during the training course in your organization? (1=not possible, 2=somewhat possible, 3=moderately possible, 4=highly possible)	1	2	3	4
	Please briefly describe:				
2.4	To what degree the following factors enable your organization to utilizing of knowledge and skills learned from the training? (1=low, 2=fair, 3=moderate, 4=high)	1	2	3	4
	a. Appropriateness of the training course				
	b. Appropriate and practical knowledge and skill obtained from the training course				
	c. Strong commitment of your office/organization				
Please briefly describe:					
2.5	Any relation between the training course result with microfinance-supported micro-small enterprises development in your office/organization/country? (1=least related, 2=somewhat related, 3=moderately related, 4=highly related)	1	2	3	4
	Please briefly describe:				

3. SUSTAINABILITY

Please tick (✓) the box which best describes your answer.

4.1	Is there any substantive report from the ex-trainee concerning his/her participation in the training to your office/organization that provides idea to improve the works for microfinance? (1=none, 2=somewhat yes, 3=more concerned idea, 4=concretely yes)	1	2	3	4
	<i>Please briefly describe:</i>				
4.2	Are you concerned with the importance of nominating your staff/official to participate in the next similar training if the Training Committee asks for that? (1=no, 2=fairly concerned, 3=moderately concerned, 4=highly concerned)	1	2	3	4
	<i>Please briefly describe:</i>				
4.3	Are you convinced that the training will support your office/organization to sustain the microfinance development? (1=no, 2=fairly convinced, 3=moderately convinced, 4=highly convinced)	1	2	3	4
	<i>Please briefly describe:</i>				
4.4	Do the skill and knowledge gained from the microfinance training remain applicable so far? (1=least applicable, 2=somewhat applicable, 3=moderately applicable, 4=highly applicable)	1	2	3	4
	<i>Please briefly describe:</i>				
4.5	To what degree your office/organization keeping up with the latest methodology and technology changes in microfinance programme? (1=low, 2=fair, 3=moderate, 4=high)	1	2	3	4
	<i>Please briefly describe:</i>				
4.6	Do you agree with the following statements which hinder the development of knowledge and skill of microfinance in your office/organization? (1=less hindered, 2=fairly hindered, 3=moderately hindered, 4=highly hindered)	1	2	3	4
	a. The ex-trainee is transferred to another position which is not related to the training subject				
	b. The ex-trainee level knowledge and skill are not enough to catch up with the dynamic demand of the office/organization				
	c. There are constrains such as lack of budget or supporting equipments/facilities				
	<i>Please briefly describe:</i>				

4.7	Do you agree with the following statements which promote the development of knowledge and skill of microfinance in your office/organization? (<i>1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting</i>)	1	2	3	4
	a. High priority of training programme within the government policy				
	b. Well planned of training programme				
	c. Appropriate provision of budget for training programme				
	<i>Please briefly describe:</i>				
4.8	Any cooperation programmes within country and other external organizations for the similar training course?	Yes	No		
	<i>If your answer is yes, please specify the programmes and name of the external agencies.</i>				
	Supporting Organization	Type of Cooperation			
	In country :				
	Overseas :				

5. LESSONS LEARNED AND RECOMMENDATION:

5.1 What lessons can be extracted from sending trainees to the implementation of this training course to Indonesia?

5.2 Any recommendations or other actions to be taken by your organization and JICA for better improvement of future TCTP?

1. For your Office/Organization:

2. For JICA:

The Evaluation Team will visit some of the beneficiary countries sometime in early 2010 to conduct interview survey with Ex-trainees and Ex-trainees' Institutions. In this respect I would like you to fill in the details of your contact below:

Address :

Telephone Number :

Fax Number :

Mobile Phone Number :

E-mail Address :

Please contact the following person for inquiries on the questions in this Questionnaire.

Institution : NAM CSSTC
Contact Person : Mr. Achmad Rofi'ie
Tel/Fax : +62 21 6545321/6 / +62 21 6545325
E-mail : rofii@csstc.org

Thank you for your cooperation

Attachment 4
Database of Participants TCTP 2007-2009
Database of TCTP Participants
Batch II: 2007, 2008, 2009

Total Participants:
33 persons

Participating Countries:
Algeria, Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Sudan, Uganda, Zambia
(10)

No.	Country	<u>2007</u>	<u>2008</u>	<u>2009</u>
		Date: 5 – 20 November Venues: Jakarta and Bandung	Date: 27 October – 11 November Venues: Jakarta and Yogyakarta	Date: 27 July – 11 August Venues: Jakarta and Yogyakarta
1	Algeria		Ms. Amel ALLAM Principal Administrator, Ministry of Small and Medium Enterprise and Handicraft Ph.: +213 21714920 (O); 661403559 (R) Cell.: +213 055 23 0855 Fax.: +213 E-mail: amallam16@yahoo.fr	
2	Ethiopia	Mr. Mebratu BAYIH BIRHANU Head, Woreda Micro Small Enterprise Development Office and Team Leader for Project Study of Follow up and Evaluation, Trade and Industry Development Bureau, Addis Ababa City Government Office Ph.: +251 (111) 562487/1558580/1562487 (O); (116) 524592 (R) Cell.: +251 (911) 876615 Fax.: +251 (111) 553755	Mr. Wondatir Abay ROBISO Head of Micro and MSEs Development Department, Trade and Industry Development Bureau, City Government of Addis Ababa Ph.: +251 011 1562487; 469028 (O); 562487 (R) Cell.: +251 011 1553755; 469028 Fax.: + E-mail: wabay07@yahoo.com ; lambawu@yahoo.com	Mr. Assefa Kiros GEBREMARIAM Financial Intermediation Programme Officer Coordinator, Tigray Cooperative Promotion Office, Tigray, Ethiopia Ph.: +251 344404709; 914753273 Cell.: +251 914720668 Fax.: +251 344406735 E-mail: assefa_2@yahoo.com

		E-mail: lambawu@yahoo.com.au		
		Ms. Tizita Ayalew GETANEH Senior Expert, Saving and Credit Cooperative, Trade and Industry Development Bureau, Addis Ababa City Government Office Ph.: +251 (111) 575102 (O); (115) 505530 (R) Cell.: +251 (911) 657014 Fax.: + E-mail: a.tizita@yahoo.com		Mr. Eshetu Abtew MAMED Credit Officer, Amhara Regional State Micro and Small Trade and Industry Enterprise Promotion Agency, Amhara, Ethiopia Ph.: +251 0582206276; 05882201372 (O); 0582207294 Cell.: + Fax.: + E-mail: sosdwt@yahoo.com
3	Kenya	Mr. Kanegeni Peter THEURI Co-operative Officer, Ministry of Co-operative Development and Marketing Ph.: +254 (020) 341666 Cell.: +254 (0722) 801527 Fax.: +254 (020) 341666 E-mail: willytheuri@yahoo.com		Mr. Norman Lukorito KHAYOTA Senior Trade Development Officer, Ministry of Trade Ph.: +254 820 315001 Cell.: + Fax.: +254 020310983 E-mail: nkhayota@yahoo.com
4	Madagascar	Mr. ANDRIAMBOAVONJY Cyrille Supervisor, Ministry of Interior Ph.: +261 (20) Cell.: +261 (033) 1112703 Fax.: +261 (20) E-mail: andriamboavonjyc@yahoo.fr	Mr. RAMANANA Thierry Antonio Official, Department of Economic, Trade and Industry Ph.: +261 033 3740104; 022 255 45 (O); 032 41 773 36; 033 04 566 63 (R) Cell.: +261 022 255 46 Fax.: +	

			E-mail: thierry7@yahoo.fr	
		Mrs. RALISOA Fara Ny Hery Assistant on Evaluation of National Economic Projects, Directorate General of Economy and Planning, Ministry of Economics, Private Sector, Trade and Commerce Ph.: + Cell.: +261 (033) 1270487 Fax.: + E-mail: dcsep@yahoo.fr ; ralifarany@yahoo.fr		
5	Mozambique	Mrs. Natercia Da Natividade Dinis TIVANE Head, Department of Law and Economic Analysis, Directorate of Treasury, Ministry of Finance Ph.: +258 21315039 (O); 21319000 (R) Cell.: +258 843980473 Fax.: +258 21315043 E-mail: naterciativane@yahoo.com.br ; jotamocome@hotmail.com		
6	Namibia	Mr. Alfred VAN ROOI Co-operative Officer, Ministry of Agriculture, Water, and Forestry Ph.: +264 (61) 2087564 Cell.: +264 811272517 Fax.: +264 (61) 2087565	Ms. Loide Ndesihafela JASON Chief Co-operative Officer - Registration and Audit, Co-operative Business Development Ph.: +264 61 2087599 (O); 61 240614 (R) Cell.: +264	Ms. Lucrecia Lolo LOMBARDT Senior Financial Analyst dari Namibia Financial Institutions Supervisory Authority (NAMFISA) Ph.: +264 61 2905130 Cell.: +

		E-mail: rooia@mawrd.gov.na	Fax.: +264 61 2087566 E-mail: jasonl@mawf.gov.na ; loidja@hotmail.com	Fax.: +264 61 258957 E-mail: llombardt@namfisa.com.na
			Mr. Festus SHILONGO National Youth Officer, Rise Namibia Ph.: +264 65 221987 Cell.: +264 0812096418 Fax.: +264 65 221987 E-mail: risenamb@iway.na	
7	South Africa	Ms. Sarah Gabisile MABENA Research Manager, Women's Development Business Ph.: +27 (13) 7955429 Cell.: +27 (083) 3078723 Fax.: +27 (13) 7955198 E-mail: gabisilem@wdb.co.za	Mr. Kalipe Dan MASHABA Head of Department and Operations, Tsoga Microfinance Service Ph.: +27 013 2625527 (O); 071 2698879 (R) Cell.: +27 013 2625527 Fax.: + E-mail: kalipe1@telkomsa.net	Mr. Musa Stanley MBINGO General Manager, Savings and Credit Co- operatove League of South Africa (SACCOL) Ph.: +27 21 422 3333 Cell.: + Fax.: +27 21 422 3334 E-mail: mmbingo@saccol.org.za
		Ms. Mandisa Queeneth MATYEKA Regional Manager/Micro Finance Practitioner, Women's Development Business Ph.: +27 (13) 7955429 Cell.: +27 (083) 2964823/(072) 0880815 Fax.: +27 (13) 7955198 E-mail: queenethm@wdb.co.za		Ms. Nomalanga Florence MASUMPA Fund Development Manager, Women Development Businesses (WDB) – Microfinance Ph.: +27 011 341 9918/0137525179 Cell.: + Fax.: +27 013 7525179 E-mail: nomalangam@wdb.co.za
				Ms. Ramadimetja Francina PHAO Credit Officer, Tiisha Finance Enterprise Ph.: +27 15 491 2679 Cell.: +27 0730829917 Fax.: +27 15 491 8132

				E-mail: tiisha@mweb.co.za
8	Sudan		Mr. Mahdi Elamin OSMAN Director of Budget Department, Director General for Training, Directorate of Foreign Relations & Training, Ministry of Higher Education & Scientific Research Ph.: +24 912291835; 9183781263 Cell.: +24 Fax.: +24 9183781267 E-mail: heama79@yahoo.com	Mr. Osman Mohmed Mohy ELDIN MOHMED, Loan Officer, Family Bank Ph.: +249 183489838 Cell.: + Fax.: +249 183489838 E-mail: osmansd@hotmail.com
				Mr. Abd El Karim Mohammed Abd EL GHAFAR Fadul, Credit Officer, Family Bank Ph.: +249 183489838 (O); 912349779; 22511361 (R) Cell.: + Fax.: +249 183489838 (O) E-mail: karimla123@hotmail.com
9	Uganda	Ms. Christine Rosemary SHARITA Personal Assistant, to the Group Managing Director of Alam Group of Companies, and assistant at the PRIDE Africa (volunteer) Ph.: +256 (41) 4 234000/1 Cell.: +256 77483133 Fax.: +256 (41) 4 234301 E-mail: pa.gmd@alam-group.com ; shalimah@hotmail.com	Mr. Colin AGABALINDA Programme Officer, A.g. Operations Manager. Rural Financial Services Programme, Ministry of Finance Planning & Economic Development Ph.: +256 414221846; 772638810 (O); 712846721 Cell.: +256 Fax.: +256 414250652 E-mail: colin@rfspug.org ; colina_ug@yahoo.com	Mr. Charles Kulibanza BYANYIMA Director of Microfinance Support Centre Limited Ph.: +256 414233665; 312263779 Cell.: +256 712700228 Fax.: +256 414233673 E-mail: ckbyanyima@msc.co.ug ; ckbyanyima@yahoo.co.uk

		Mr. Geoffrey DUTKI Business Support Manager, Stanbic Bank (U) Ltd Ph.: +256 312 224376 (O); 772 554092 (R) Cell.: +256 Fax.: +256 312 224448 E-mail: dutkig@stanbic.org	Mr. ZABASAJJA Nkonwa Joseph General Manager of Masaka Microfinance Limited Ph.: +256 0772518640 Cell.: +256 772987057 Fax.: + E-mail: jzabasajja@yahoo.com
			Mr. Liberio TUHIRIRWE, Field Officer, Uganda Cooperative Savings & Credit Union (UCSCU) Ph.: +256 414 233601 Cell.: +256 0782629160 Fax.: +256 414 233598 E-mail: liberliberio@yahoo.com ; mbagutaliber@yahoo.com
10	Zambia	Mr. Robert Siamote MWEEMBA Accounts Assistant, Cabinet Office Ph.: +260 (211) 253033 Cell.: +260 977414789; 97749880 Fax.: +260 (211) 251858 E-mail: rmweembat5e@yahoo.co.uk	Mr. Hans YAMBA Economist, Ministry of Small Commerce Ph.: +260 211 226954 Cell.: +260 Fax.: +260 211 226954 (O); 977 939587 (R) E-mail: hansyamba@yahoo.co.uk

Note:

Mission on Assessment for Strating-up Sharia (Profit Sharing) Scheme for Microfinance was conducted in Kampala and Masaka District, Uganda, on 6 – 12 May 2009 as a follow-up of TCTP 2008. Participants of TCTP 2009 from Uganda proposed again to assist the Sharia Scheme to be started operationally in Masaka District by 2010.

EX TRAINEE ORGANIZATION QUESTIONNAIRE

4

No	Relevance					Effectiveness										Sustainability																												
Resp	1.1	1.2	1.3	1.4	1.5	2.1.a	2.1.b	2.1.c	2.2.a	2.2.b	2.3	2.4.a	2.4.b	2.4.c	2.5	4.1	4.2	4.3	4.4	4.5	4.6.a	4.6.b	4.6.c	4.7.a	4.7.b	4.7.c	4.8																	
B.1	4	4	4	4	4	3	4	4	3	4	3	4	4	4	4	4	1	1	4	4	4	2	3	2	2	2	2	2	1															
B.2	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	1	4	4	3	1	1	2	4	4	4	4	4	1															
B.3	3	2	4	4	4	2	3	4	3	3	3	4	4	4	3	2	3	3	4	2	2	2	2	4	4	4	4	4	1															
B.4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	3	4	4	4	4	3	1	1	3	3	3	3	3	3	2															
Total	15	14	16	16	16	12	15	16	14	15	14	16	16	16	14	11	9	15	16	12	6	7	9	13	13	13	13	5																
Score	3.75	3.5	4	4.0	4	3.6			3.6			3.5			4.0			3.5			2.75			2.3			3.75			4			3.0			1.8			3.3			1.25		
Score	3.8	3.5	4.0	4.0	4.0	3.0	3.8	4.0	3.5	3.8	3.5	4.0	4.0	4.0	3.5	2.8	2.3	3.8	4.0	3.0	1.5	1.8	2.3	3.3	3.3	3.3	3.3	1.3																
	3.2					3.7										2.7																												
	Total																									88.5																		
	Score																									3.3																		

- Question
- Sum of score on each question
- Average score on each group question (such as 2.1.a,2.1.b,2.1.c)
- Average score on each question
- YES and NO question

If the answer of the question is YES or NO, the scores are 4 for YES and 1 for NO

SUMMARY

Relevance Score 3.2
 Effectiveness Score 3.7
 Sustainability Score 2.7
 Total Score 3.3

EX TRAINEE QUESTIONNAIRE

8

No	Relevance						Effectiveness														Sustainability																					
Resp	1.1	1.2	1.3	1.4	1.5	1.6	2.1	2.2.a	2.2.b	2.2.c	2.3.a	2.3.b	2.3.c	2.4.a	2.4.b	2.5	2.6	2.7.a	2.7.b	2.7.c	2.7.d	2.8	2.9.a	2.9.b	3.1	4.1	4.2	4.3	4.4	4.5	4.6.a	4.6.b	4.6.c	4.7.a	4.7.b	4.7.c	4.7.d	4.7.e	4.7.f	4.8	4.9	
A.1	4	4	4	4	4	4	4	3	4	4	3	4	4	1	4	4	3	4	4	4	4	3	4	1	4	4	4	4	3	4	1	1	1	2	3	4	3	4	3	1	1	
A.2	4	4	4	4	4	4	4	3	4	4	3	4	4	4	4	4	2	4	4	4	4	3	4	1	4	4	4	4	3	4	1	1	1	2	3	4	4	3	4	3	1	1
A.3	3	4	3	3	4	4	3	2	4	3	2	3	3	3	2	4	2	4	4	4	4	3	3	1	3	4	3	3	2	2	4	3	3	4	4	4	4	4	4	4	1	1
A.4	3	3	3	4	4	4	4	2	3	3	2	3	3	2	3	4	3	3	2	3	2	3	4	1	3	2	2	3	2	3	3	2	3	3	2	2	2	2	2	1	1	
A.5	4	4	4	4	3	4	4	4	4	4	4	4	4	2	3	4	4	4	4	4	4	4	4	4	1	4	4	4	1	2	4	2	2	4	4	4	4	4	4	4	1	1
A.6	4	4	2	3	2	3	3	2	3	3	2	3	3	2	2	4	3	2	2	2	3	3	3	1	3	3	3	2	3	3	1	2	4	3	4	4	3	4	2	1	1	
A.7	4	4	3	3	4	4	4	2	3	4	3	4	4	4	3	4	2	4	4	4	4	3	4	1	4	4	3	4	4	4	3	1	2	4	4	3	2	3	4	4	4	
A.8	4	4	4	4	4	3	4	3	4	4	4	4	4	4	3	4	2	3	3	3	3	3	3	1	3	3	3	3	4	3	1	1	1	3	3	3	3	3	3	4	1	
Total	30	31	27	29	29	30	30	21	29	29	23	29	29	22	24	32	21	28	27	28	28	25	29	8	28	28	26	24	23	27	16	13	19	25	28	28	24	28	25	14	11	
Score	3.75	3.9	3.38	3.6	3.6	3.75	3.8	3.3	3.4	3.38	2.9	3.4	3.38	2.9	3.0	4.0	2.6	3.5	3.4	3.5	3.5	3.1	3.6	1.0	3.5	3.5	3.3	3	2.9	3.4	2.0	1.6	2.4	3.1	3.5	3.5	3.0	3.5	3.1	1.8	1.4	
Score	3.8	3.9	3.4	3.6	3.6	3.8	3.8	2.6	3.6	3.6	2.9	3.6	3.6	2.8	3.0	4.0	2.6	3.5	3.4	3.5	3.5	3.1	3.6	1.0	3.5	3.5	3.3	3.0	2.9	3.4	2.0	1.6	2.4	3.1	3.5	3.5	3.0	3.5	3.1	1.8	1.4	
	3.7						3.2														3.5	2.8																				
	Total																												128.1													
	Score																												3.1													

- Question
 - Sum of score on each question
 - Average score on each group question (such as 2.2.a,2.2.b,2.2.c)
 - Average score on each question
 - YES and NO question
- If the answer of the question is YES or NO, the scores are 4 for YES and 1 for NO

SUMMARY

Relevance Score 3.7
 Effectiveness Score 3.2
 Efficiency Score 3.5
 Sustainability Score 2.8
 Total Score 3.1

Tentative Schedule of Site Survey
Mid-Term Evaluation of Third Country Training Programme, Microfinance for African Region

JICA Indonesia Office

Day	Date	Time	Schedule/Institution be visited	City	Person be met
1	14 Feb (Sun)	0:15 8:25 14:45	Jakarta-Entebbe EK357 Dubai-Entebbe EK723 Arrival Entebbe	Kampala, Uganda	Accompanied by Mr. Tiefryan Fahlensyah (Attache, Embassy of Indonesia in Kenya) by Feb. 16
2	15 Feb (Mon)	9:00 14:00 16:00	Rural Financial Service Programme Director, Non-Bank Financial Institution, Bank of Uganda JICA Uganda Office	Kampala, Uganda	Mr. Kashugyera Lance (Coordinator) and Mr. Colin AGABALINDA Mr. Benedict K Ssekabira (Director, Non-Banking Financial Institution) Mr. Seki Tetsuo (Chief Rep), Mr. Takano Shintaro (Rep)
3	16 Feb (Tue)	11:00 14:00	Association of Micro Finance Institutions of Uganda (AMFIU) Microfinance Support Centre (MSC)	Kampala, Uganda	Mr. David T. Baguma (Executive Director) Mr Solomon Kagaba (Operation Manager), Ms. Caloline Kumwesiga (Information) Mr. Charles K.B. (Executive Director)
4	17 Feb (Wed)	8:00 10:00	Move to Masaka Masaka Microfinance and Development Co-operative Trust (MAMIDECOT) Maska Branch	Masaka, Uganda	Mr. ZABASAJJA Nkonwa Joseph (General Manager), Board Members
5	18 Feb (Thu)	9:00 13:00 15:00	Masaka Microfinance and Development Co-operative Trust (MAMIDECOT) Masaka Branch, District Branch Move to Kampala Arrival at Kampala	Kampala, Uganda	Mr. Joseph and MAMIDECOT Clients
6	19 Feb (Fri)	9:00 10:00 11:00 14:00 14:00	Rural Financial Service Programme Ministry of Finance, Economy and Development Planning Uganda Cooperative Savings and Credit Union (UCSCU) Interview with ex-trainees Ms. Nefertiti, Mr. Rofi'ie JICA Uganda Office Mr. Nakazawa	Kampala, Uganda	Mr. Kashugyera and Mr. Colin Mr. Moses Kaggwa (Commissioner, Microfinance) Mr. Wilson M. Kabanda (Chief Executive Officer) Mr. Geoffrey DUTKI, Business Support Manager, Stanbic Bank (U) Ltd Mr. Liberio TUHIRIRWE, Field Officer, Uganda Cooperative Savings & Credit Union (UCSCU) Mr. Takano
7	20 Feb (Sat)		Report preparation	Kampala, Uganda	
8	21 Feb (Sun)	14:30 15:40	Entebbe-Nairobi KQ413 Arrival Nairobi	Nairobi,	

Attachment 6
Site Survey, Schedule and Member List

9	22 Feb (Mon)	9:30 11:00 13:00 18:00	Embassy of Indonesia Interview with ex-participant Embassy of Indonesia JICA Kenya Office	Nairobi,	Mr. Winato ADI (First Secretary) Mr. Theuri and Mr. Norman Mr. Winanto Mr. Takahashi Yoshiyuki (Chief Rep) Mr. Nakagawa Shigeo (Rep, Planning & Coordination, Infra), Mr. Hayashi Kenji (Rep, Trade), Mr. Saito Shinichi (Agri & Rural Dev. Rep)
10	23 Feb (Tue)	10:00 PM 23:35	Ministry of Fisheries Accompanied by Mr. Winanto Report preparation Nairobi-Dubai EK722	Nairobi, Kenya	Hon. Dr. Otuma Paul Nyongesa (Minister) Prof. Micheni Japhet Ntiba (Permanent Secretary)
11	24 Feb (Wed)	5:35 21:30	Dubai-Jakarta EK358 Arrival Jakarta		

Attachment 6

Site Survey, Schedule and Member List

MEMBER LIST:

1	Ms. Nefertiti Hindratmo	Implementation Planning	Directorate of Technical Cooperation, Ministry of Foreign Affairs, Republic of Indonesia	February 14-24
2	Mr. Achmad Rofi'ie	Training Planning	Assistant Director for Programme, NAM-CSSTC	
3	Mr. Shigeki NAKAZAWA	South-South Cooperation	Project Formulation Advisor, JICA Indonesia Office	

Mid-Term Evaluation of Third Country Training Programme (TCTP) on
Microfinance for African Region, Phase 2

FINDINGS AND FUTURE PLANS

February 20, 2010
Evaluation Mission

Key issues and proposed plan are reported as follows:

I. FINDINGS:

1. Relevance

The training contents and follow-up cooperation were highly aligned with Uganda's national, institutional, and individual training needs. Back Home Plan (BHP) prepared by TCTP 2008 trainees from Uganda fitted into the goals and objectives of the beneficiary country. The training results are now being translated into local context.

- a. Training subjects and exercises shared are relevant to National Development Plan of Uganda, trainees' capacity needs, and their institutional training needs. Microfinance is proven as a strategic effort to address poverty.
- b. BHP prepared by TCTP 2008 trainees from Uganda was highly supported by the Government of Uganda (GOU) after participants' return to Uganda, in combination with the follow-up mission dispatched from Indonesia in 2009. The results are relevant with the needs of GOU's appointed Micro Finance Institution in Masaka, namely MAMIDECOT to start-up with sharia scheme.
- c. Board and Management of MAMIDECOT fully accept the sharia product development, to develop a concept of Ugandan version of sharia products, and they asked to launch the plan in 2010.
- d. Knowledge and practices of sharia scheme in Indonesian MFIs are acknowledged as alternative for microfinance development in Uganda for Micro, Small and Medium Enterprises development.
- e. Introduction to sharia products for microfinance will be a good example for GOU.

2. Effectiveness

The training results were effectively shared, managed and enhanced within the national system of beneficiary country because of the ownership of GOU to the sector.

- a. Most of ex-trainees shared the training results with their colleagues in their working places.
- b. An ex-trainee was promoted to higher position after his participation in TCTP 2008, and many ex-trainee's supervisors recognized the ex-trainees' advanced capacity in microfinance development.

- c. Microfinance Support Centre (MSC) and MAMIDECOT had presented their BHP and the training materials to the Board Members who supported for follow-up of their plans.
- d. Contributing and inhibiting factors for effective utilization of training results are as follows:

1). *Contributing factors:*

- a. MAMIDECOT plans to launch sharia products for microfinance in 2010.
- b. MSC will utilize its sharia knowledge gained from the training to deal with the Islamic Development Bank (IDB) to get loan.

2). *Inhibiting factors:*

- a. Though most of ex-participants still work in strategic position of microfinance in Uganda, still a few ex-trainees were found not working in microfinance-related sector any longer.
- b. GOU so far only recognizes the conventional system (single window policy) at present, however it was informed that GOU was preparing a draft legislation on sharia system. Thus this inhibiting factor is expected to be solved.

3. Efficiency

Against the input of training and follow-up, the outcome was deemed to be highly efficient.

There are contributing and inhibiting factors as follows:

1). *Contributing factors:*

- Because of solid national policy of Uganda, BHP is supported by GOU, with local contribution by GOU.
- A higher trust of community to SACCOs than commercial banks

2). *Inhibiting factors:*

- Potential risk of savings in not-registered Tier IV institutions (Cooperatives, NGOs, etc).

4. Sustainability

The sustainability of training results was well assured and maintained by GOU, which adequately mobilizing regional, national and local expertise and resources.

a. *Supports provided:*

- 1). Rural Financial Services Programme (RFSP) and Uganda Cooperative Savings and Credit Union (UCSCU) conducts training on loan, risk management, accounting and governance for MFI officials.
 - 2). MSC conducts training programme for its network members.
- b. Board members of MAMIDECOT will utilize the training materials on sharia scheme to be implemented as their new product soonest since there is no constraint to start.

II. FUTURE PLANS:

In 2010, it is deemed to continue the intensive input to micro level, practitioners in Masaka, thus establish and do trials on sharia products to fit into local system with continuous monitoring. The Ministry of Finance, Planning and Economic Development emphasized that monitoring is a key aspect for sustainability. Another SACCO which members are moslem majority may be included in the product development of sharia as MAMIDECOT's members are catholic majority.

In 2011, after the product development is found to be successful it would be appropriate to move to replication in Masaka, or/and feedback the results to mezzo level (training institutions, advocacy, or research institutions) toward the extensive dissemination for Training of Trainers (TOT).

1. TCTP 2010 and TCTP 2011

- a. Based on the findings, for the TCTP to be implemented in 2010 and 2011 would be more appropriate for practitioners, either dealing with MFI or field activities.
- b. In terms of training contents, some of institutions and ex-trainees are going through the Tentative Programme of TCTP 2010 for further advice.
- c. Association of Micro Finance Institutions of Uganda (AMFIU) should be included in the List of Network as its membership comprises of professional microfinance stakeholders.
- d. Training subjects should be directly intended to support Uganda's needs in microfinance development, both for conventional and sharia schemes.

2. Follow-up of TCTP 2008 and TCTP 2009

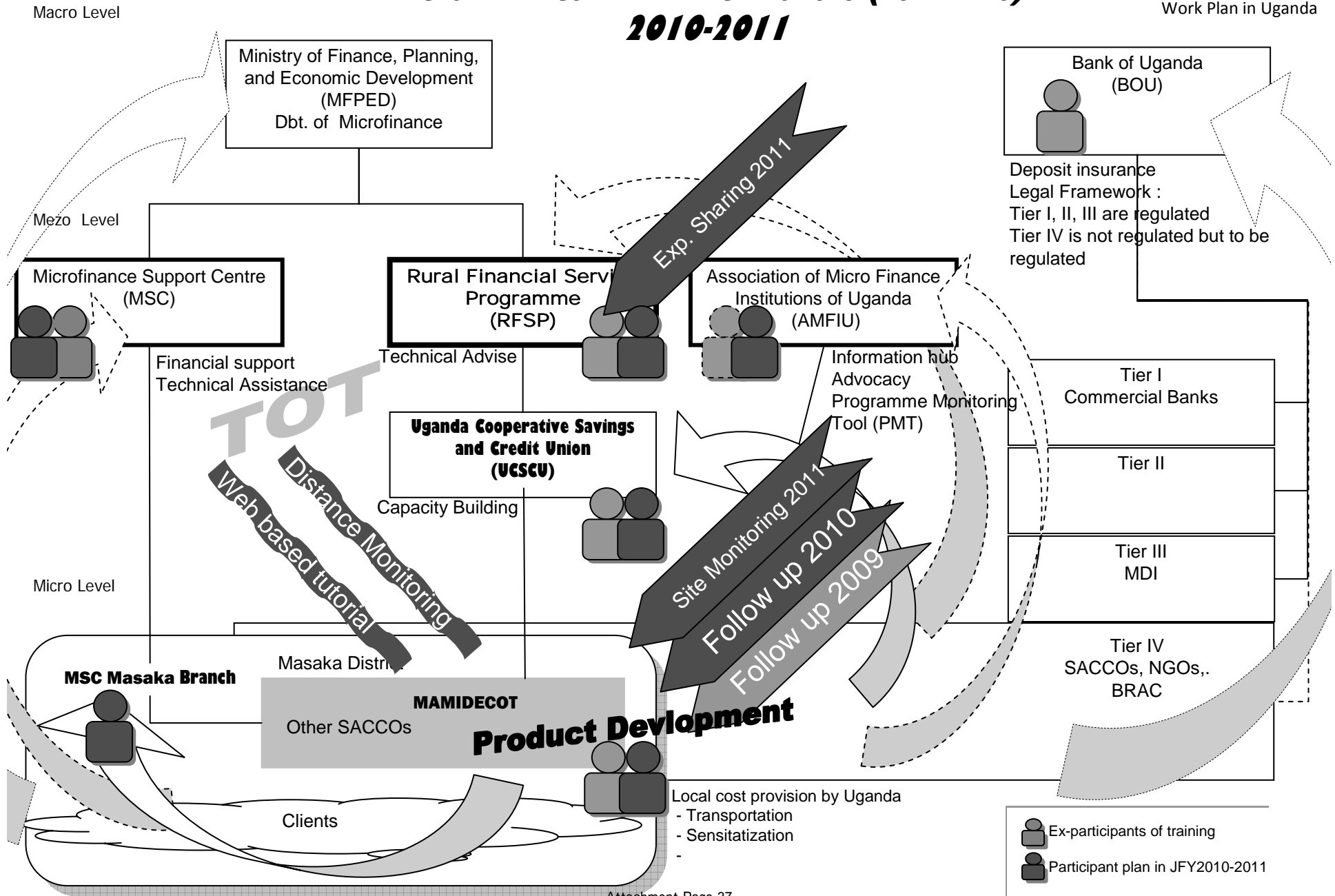
- a. In MAMIDECOT, the sharia products be in a trial in 2010.
- b. MAMIDECOT also plans to conduct on-job training on sharia scheme after starting-up of the sharia scheme.
- c. There are some commitments expressed by the respective institutions of Uganda as follows:
 - 1). MSC will adjust their training budget.
 - 2). MAMIDECOT will launch its internet-based connections to empower their communication in March 2010 during their Annual General Members' Meeting.
 - 3). MAMIDECOT will support costs of training venue, local transportation for the trainers in Masaka District, and sensitization activities.
 - 4). UCSCU will send 10 SACCOs to participate in the planned TOT on the product development of sharia.
 - 5). NAM CSSTC will provide experts in sharia scheme.

- 6). Periodic monitoring for MAMIDECOT's start-up sharia scheme will be conducted through internet on monthly basis and teleconference on quarterly basis.

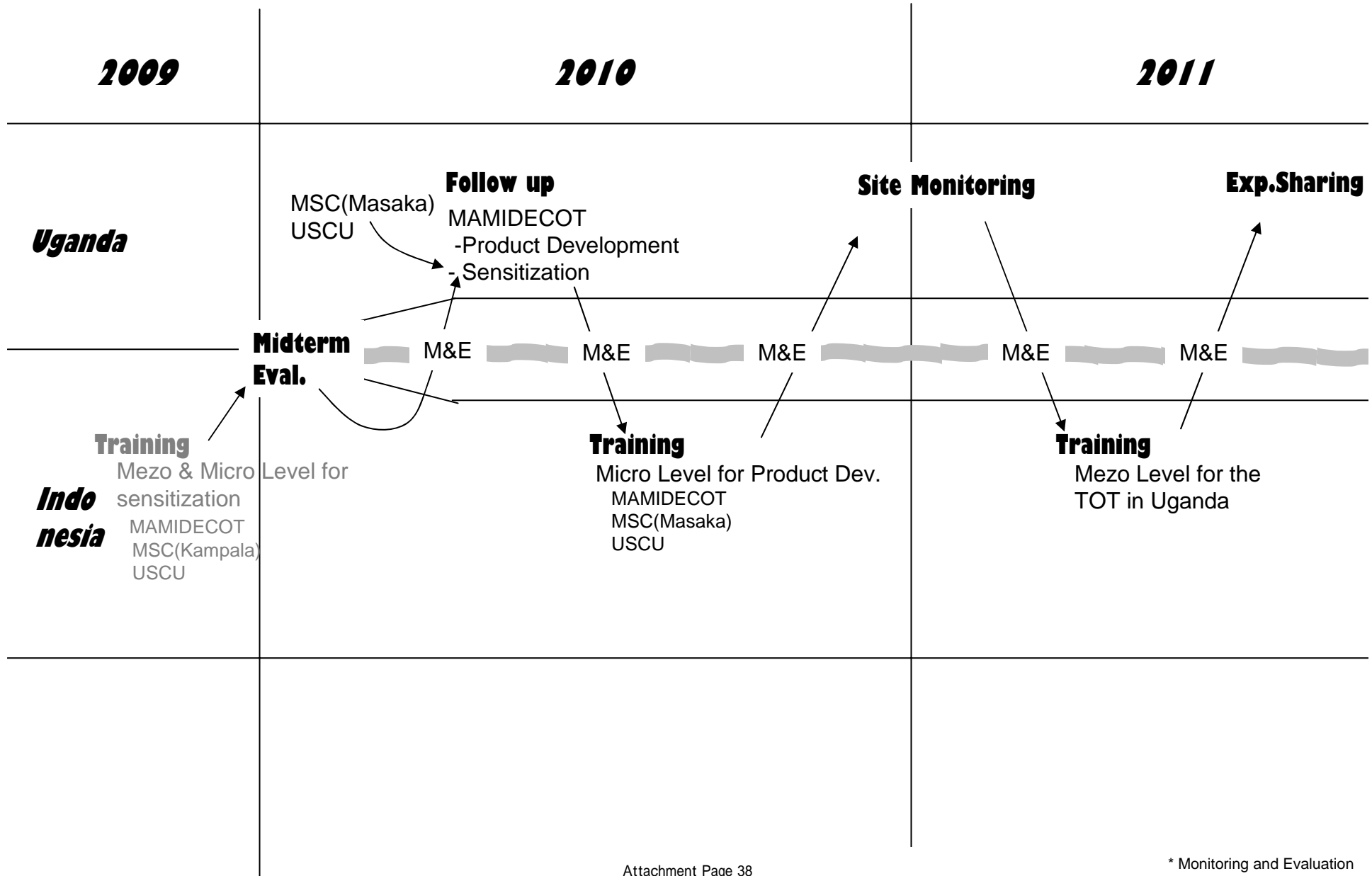
Also there is an encouraging movement was found that MSC would use part of IDB's grant of US\$ 50,000 for training component on sharia subject. In this connection, a future collaboration in this aspect is also expected.

(File: Findings and Future Plans)

Concept of Sharing Indonesian Experiences on Sharia Products for Micro Finance with Practitioners (Tentative) 2010-2011



Work Plan for Sharing Indonesian Experiences on Sharia Products for Micro Finance with Practitioners 2010-2011 (Tentative)



**Site Survey, Meeting record with Commissioner of Micro Finance Development,
Ministry of Finance, Economy and Development Planning, Uganda**

MINUTES OF MEETING

MID TERM EVALUATION TEAM OF

THIRD COUNTRY TRAINING PROGRAM ON MICROFINANCE FOR AFRICAN REGION

WITH

COMMISSIONER OF MICRO FINANCE MOSES KAGGWA

MINISTRY OF FINANCE AND ECONOMIC DEVELOPMENT

1. The meeting between the Mid Term Evaluation Team of Third Country Training Program consisting representatives from JICA Office Indonesia, NAMCSSTC Indonesia and Ministry of Foreign Affairs of Indonesia (hereinafter referred to as “the evaluation team) and Commissioner of Micro Finance Moses Kaggwa, Ministry of Finance and Economic Development (hereinafter referred to as “the commissioner”) was held in the Ministry of Finance and Economic Development in Kampala, Uganda on Friday. 19 February 2010.
2. The evaluation team reported its evaluation results to the commissioner that the training results were highly relevant, effective, efficient, and sustainable. The training results were started being applied in local context. This is because the development goal and national system of the government of Uganda aligned with training objectives and supported the training results.
3. The commissioner highly appreciates the TCTP on Micro Finance for African Country. He acknowledges that micro finance is one of the means to enhance Africa’s economic development. On this regard, the commissioner mentioned that the sharia micro finance scheme is still under preparation for implementation due to the lack of expertise in this field.
4. In accordance to the commissioner concerns on human resources development, the evaluation team said that 1) the training focuses on the product development in MAMIDECOT (Masaka Micro Finance and Development Co-Operative Trust Limited) in 2010 with the combination inputs of follow up mission, training in Indonesia, and continuous monitoring., 2) when the product is developed in MAMIDECOT, as the next phase, the results will be fed back to intermediately level which deals with technical support, capacity building, and/or advocacy at national level, whereby aims to nation wide extension.
Indonesia is planning to send a team of experts on sharia. This team is planned to give training on sharia micro finance product scheme and introducing software of sharia scheme as an IT support to the development of sharia scheme. The said team will be in Masaka for two weeks and will be based in MAMIDECOT (Masaka Micro Finance and Development Co-Operative Trust Limited). MAMIDECOT itself is planning to initiate the sharia micro finance product scheme on March 2010.
5. The commissioner gave inputs on needs in educating people in the benefits of the sharia products because the sharia scheme is more known as the Islamic law rather than as a micro finance product with high economic value. The Masaka district is a strong hold of Catholic therefore the introduction of sharia product must go hand in hand with dissemination of information on the benefits of sharia as a micro finance product. But if the sharia product is successful in Masaka, it will be easier to be replicated in other district as well.
6. The commissioner explained the Government of Uganda’s plan to regulate the Tier IV institution in Uganda. This draft has found a few challenges in terms of finding the right ways to regulate them and in the same time letting these institutions to develop as well as protecting the customers of these institutions. In the matter of sharia scheme, the Bank of Uganda is now drafting the law for the sharia scheme, yet it has not yet reached the Ministry of Finance,

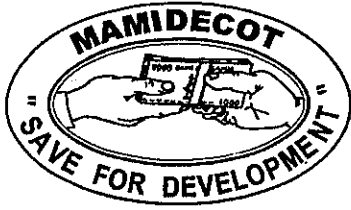
Attachment 9

Site Survey, Meeting record with Commissioner of Micro Finance Development, Ministry of Finance, Economy and Development Planning, Uganda

although the draft is expected to be done before the parliament recess in May 2010. Both the commissioner and the evaluation team identify that the law will become a key factor to promote the outcome of planned activities. The commissioner commits to monitor the progress of the law.

7. The evaluation team conveys their appreciation for the rapid development of the micro finance system in Uganda. The commissioner also conveys his gratitude for the TCTP on Micro Finance which included participants from Uganda. He also mentioned that monitoring and evaluation on the program is highly needed so that the organizing committee could enhance the material for the upcoming implementation and the sustainability of the program itself.
8. Concerning the remaining implementation in 2010 and 2011, the commissioner commits that he will give his full efforts to cooperate in the training program and will nominate the most suitable participants. The commissioner also proposes that the organizing committee includes a participant from AMFIU because the association is one of the biggest stakeholders in Uganda and they prepared training programs for MFIs in Uganda. The commissioner also welcomes the next follow up team that will contribute to the development of MFIs itself.
9. The evaluation team commits itself to send the evaluation report to the commissioner after team's return to Indonesia. In response, the government of Uganda will send a request of further cooperation.

END



**MASAKA MICROFINANCE AND DEVELOPMENT
CO-OPERATIVE TRUST LIMITED**
P.O BOX 918 MASAKA TELEPHONE 077-518640

Mamidecot as formerly explained in summary is owners/users financial institution, raised by buying shares and membership, therefore a co-operative, registered under the Co-operative Act 1991 Registration No. 6317. Currently Mamidecot has a leadership headed by the Board delegated by share holders (the Annual General Meeting).

Todate, the Board consists Of 9 members representing their respective commercial centres spread throughout our catchments area. Our catchment is the Masaka Region, comprising of 5 districts.

We have 4 branches including the main branch opened on inception on 1st November 1999 with technical assistance of UNDP through the Private Sector Office – Masaka and the Chamber of Commerce.

PRODUCTS

Presently, we generally offer savings and credit products detailed as below;-

SAVINGS

- Ordinary savings
 - Current savings
 - Youth savings
- and Youth savings in school which is now under test.

CREDITS

- Commercial loans (Trade)
- School fees loans
- Agriculture loans
- Development loans

UNDER PILOT TEST

- Motor cycle loans
- Solar loans

UNDER PRO-TYPES/ SHORT LISTED

SHARIA

Awaiting guideline (policy) from the Government as a green light to pilot test it (the same applies to savings in Sharia).

Among other products being planned to be developed are the Sharia products. Members of the Board resolved that not all Sharia products can be applicable to the Ugandan's situation but took some as a sample that can be started with.

Unlike

Al Quardh – without any reward but only pay back principal either in lumpsum or installment. As commercial organization this may not give room for sustainability. Therefore the Board opted for Wadi'ah Yad Dhamanah (Guaranteed Deposit) similar to current principles in financial institution (ref. slide 26) – (Custodian may give bonus without contract, free to invest the asset for trade as long it's in is hand and responsible for loss or damage of the assets).

LOANS / CREDIT

Musharakah

This was agreed upon in case of whole sale borrowing from Islamic financial institution i.e Co-operation between two parties / stakeholders in a business. They contribute agreed amounts respectively / expertise. Hence share profit and loss according to their respectively per capital investment or share.

Bal'Al-Mubarahah

Purchase/selling agreement with an additional margin to the original price. Pay cash / credit based on the agreement.

Murabahah Financing

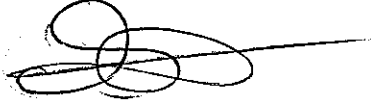
This suits best with our opted "motorcycle loan where the institution buys a motorcycle for a client, ownership is transferred in the interest of the institution but client posses the motor cycle until when he pay off , the motor cycle then ownership can equally be transferred there after. Client can be asked to pay down payment of 40% of the total cost. (ref slide 34) .

All in all the required Sharia products per Board of Director should be "Fees Based Service" to enhance sustainability and prevent, curb and mitigate the likely risks in some credit that are delinquent (at times).

Among issues to be handled even before the policy is honored is a need to have an informed membership, staff and the board of Directors (Human Resource) hence a need to develop capacity building especially through a continued training program especially the product development especially in Sharia Products let alone others that may be developed after the take off.

Therefore, I recommended that other staff members be invited to Indonesia for exposures and hands on trainings / visit

SAVE FOR DEVELOPMENT

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

Zabasajja Nkonwa Joseph
GENERAL MANAGER

Mid-Term Evaluation of Third Country Training Programme (TCTP) on
Microfinance for African Region, Phase 2

FINDINGS AND FUTURE PLANS

February 20, 2010
Evaluation Mission

Key issues and proposed plan are reported as follows:

I. FINDINGS:

1. Relevance

The training contents were in line with Kenya's national, institutional, and individual training needs. The ex-trainee had implemented the loan management subject he received during the training to his daily duties.

2. Effectiveness

The training results were shared by the ex-trainee . He had shared this training results with his colleagues in his working area. He admitted that after the completion of the training, his work scope had become wider due to his improved ability in microfinance.

Contributing and inhibiting factors for effective utilization of training results are as follows:

1). *Contributing factors:*

- a. Support from the government in sensitization of the training results through facilities was given
- b. The implementation of loan management has decreased the non-performing loan
- c. Cooperation started with College training program on micro finance subject

2). *Inhibiting factors:*

- a. Ignorance of the member of the MFIs.
- b. The lack of human resources capacities in micro finance.
- c. The view that sharia is a religion based product not a mutually beneficial economic product

3. Efficiency

The outcome was regarded to be quite efficient for the improvement of MFIs in Kenya. There are contributing and inhibiting factors as follows:

1). *Contributing factors:*

The existing regulation on micro finance: SACCOS Society Act

2). *Inhibiting factors:*

Most society in Kenya deemed that the sharia product is a religious product or Islamic law rather than an economy product that could be mutually beneficial for both the MFI and the customer.

4. Sustainability

Supports provided:

Facilitation for the sanitization of the training results

II. FUTURE PLANS:

In the upcoming implementation, committee could continue the intensive input to the practitioners of MFIs (SACCOS). In order to disseminate the training easily, it is expected to invite KUSCCO as one of their programs is to provide training programs for MFIs.

In terms of training contents, the ex-trainee is going to go through the Tentative Programme of TCTP 2010 and will give further inputs.

Kenya Union for Savings and Cooperative Credit Union should be included in the List of Network as its membership consists of professional microfinance institutes and the union also gives trainings to SACCOS in order to enhance their capabilities.

In terms of the implementation of MOU on Fisheries Development between Indonesia and Kenya, there should be an integrated scheme of training subject for the improvement of the fisheries field in Kenya.

Follow-up of TCTP 2008 and TCTP 2009

The ex-trainee utilizing the loan management he learned during the TCTP to decrease the non performing rate in the SACCOS under his responsibilities.

Others

Number of initiatives from emerging new economies to Africa is growing. The government of Singapore, Malaysia, and Thailand respectively visited JICA Kenya Office for South-South Cooperation. The government of China extends massive resource mobilization as economic cooperation.

MINUTES OF MEETING
INDONESIAN MISSION

WITH

PERMANENT SECRETARY PROF. MICHENI JAPHET NTIBA, Ph. D
MINISTRY OF FISHERIES DEVELOPMENT

1. The meeting between the Indonesian mission consisting representatives from Ministry of Foreign Affairs of the Republic of Indonesia, Embassy of Indonesia in Kenya, NAMCSSTC Indonesia and JICA Office Indonesia (hereinafter referred to as “the mission”) and Permanent Secretary Prof. Micheni Japhet Ntiba, Ph.D., Ministry of Fisheries Development (hereinafter referred to as “the permanent secretary”) was held in the Ministry of Fisheries Development in Nairobi, Kenya on Tuesday. 23 February 2010.
2. The permanent secretary welcomes the mission and conveys his gratitude for Indonesia’s initiatives in developing Kenya’s potential in fisheries development. He expressed his wishes to have further implementation of the MOU in Fisheries Development between Indonesia and Kenya through staff exchange, training programs in Indonesia and expert dispatching from Indonesia in Kenya. He also mentioned that UNDP is interested in contributing in training program on communication strategy for agriculture and marketing strategy for agriculture. He also proposed to involve JICA in various programs for fisheries development in Kenya in collaboration with the Indonesian government.
3. The mission then explained that the Ministry of Fisheries and Marine Affairs of the Republic of Indonesia plans to conduct a training in fish feeding for Kenya. The ministry will contribute in local transport and other local hospitality while the Ministry of Fisheries Development of Kenya will compensate the airfare tickets and per diem for the two participants. The training itself will be held in Banjar Baru, Indonesia on 17 – 30 March 2010.
4. On this regard, the mission also reconfirmed NAMCSSTC’s support for the fisheries development in Kenya and proposes to invite Kenya in the next TCTP on Micro Finance in order to provide an integrated development through the application of micro finance to improve the fish farming business in Kenya. The mission also conveyed JICA’s vision on South-South Cooperation involving Indonesia. JICA believes that Indonesia is a country with many potential in technical assistance, one of them is in the marine and aquaculture field. JICA itself has helped Indonesia in planning technical assistance under the SSTC framework for the strategic planning of Indonesia. Nowadays, JICA have developed a freshwater research centre located in Jambi, Indonesia. JICA also offered the JICA Net to be utilized as teleconference meeting between the governments of the two states.
5. The permanent secretary welcomes the idea in utilizing the JICA Net and conveyed his gratitude to the Government of Indonesia. He highly appreciated the idea of an integrated approach in developing the fisheries and expect further information on that issue. He hoped that this cooperation will not only increase food security in Kenya but also improve relation between the two cooperating states. Kenya also share their hope to be involved in Indonesia’s technical assistance in the South-South Cooperation scheme.
6. In this regard, the mission also reiterates the Directorate of Technical Cooperation’s commitment in assisting the implementation of the said MOU and will discuss further more with the line ministries in Indonesia for further follow up. It is hoped that the cooperation between the two states could be develop to various fields.

7. JICA will consider further the said it will support SSC between RI and Kenya in fisheries development as the both government had initiated the cooperation. Although fisheries is one of the main issues in food security, for the time being JICA is still concentrated in the development of agriculture.
8. The permanent secretary also shared his experience during his visit in Indonesia where he saw many similarities especially between the societies of both countries, thus he felt the entry point of cooperation lower and more readily applicable compared with those of western countries. He is also charmed by the hospitality of Indonesians. He considered that Indonesia's knowledge and technology will be more applicable in Kenya.
9. At the end of the meeting, the mission has the opportunity to perform a courtesy call with the Ministry of Fisheries Development. In the meeting, the Ministry conveyed his wishes for an improve relation between RI and Kenya and a more fruitful cooperation between the two states.

END



Government of Indonesia

Government of Uganda



Uganda, 6 – 12 May 2009

FINAL REPORT

**MISSION ON ASSESSMENT
FOR STARTING-UP SHARIA (PROFIT SHARING) SCHEME
FOR MICROFINANCE IN UGANDA**

Mission Team Members :

*Achmad Rofi'ie
Heny Dwi Susianti*



Supported by :



Japan International
Cooperation Agency



Non Aligned Movement Centre
for South-South Technical Cooperation



Permodalan Nasional Madani
State Owned Corporation
for MSMEC Development

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FOREWORD

This Report is prepared to complete the task of the *Mission to Uganda* which has been satisfactorily managed from 5 to 13 May 2009. The *Mission* is a follow up of the *Third Country Training Programme (TCTP) on Microfinance for African Region: Establishing and Managing Micro Finance Institution* conducted from 27 October to 11 November 2008 in Jakarta and Yogyakarta. This Report contains proceedings of the *Mission*, recommendations and selected photos of the *Mission's* activities as well as some related materials.

The *Mission to Uganda* was jointly supported by Japan International Cooperation Agency (JICA) and Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC) which is intended to create a new model of assistance for African country. The Indonesian experts dispatched to Uganda are Mr. Achmad Rofi'ie of NAM CSSTC and Mrs. Heny Dwi Susianti of PNM (State Owned Corporation for Micro, Small and Medium Enterprises and Cooperative Development).

During their stay in Uganda, the *Mission* had conducted series of consultative meetings with agencies/institutions concerned and presentation activities to promote the *sharia* scheme (popularly known as a non-interest based scheme) for microfinance both in theory and practical ways.

The *sharia* scheme had been introduced in the last TCTP on Microfinance (2008) and got positive response from the participants. Even it had motivated the two participants from Uganda to request further assistance as articulated in their Back Home Plan. They write Uganda needs further assistance to start the *sharia* scheme within the framework of microfinance development.

This Report is written to meet the requirement of JICA and NAM CSSTC in completing the task of the *Mission to Uganda*. It could be an additional reference on microfinance development that has become common concern of the developing countries as well.

Jakarta, 25 May 2009

Esti Andayani
Director of NAM CSSTC

ACKNOWLEDGMENT

This Final Report is the result of the meeting, consultation and field observation activities that have been intensively carried out by the Mission members. Apart from this Final Report a Handbook and Brief Report on the subject concerned were produced as well.

During the Mission members stayed in Kampala and Masaka District, Uganda, a lot of persons were very helpful. Although it is not possible to mention all the persons who assisted the Mission, we would be grateful to thank Mr. Kashugyera Lance and Mr. Colin Agabalinda of the Rural Financial Services Programme (RFSP) Office of the Ministry of Finance, Planning and Economic Development of Uganda. Another assistance of Mr. Geoffrey Dutki of the Stanbic Bank is noted as well.

We want to acknowledge especially Ms. Esti Andayani (Director of NAM CSSTC); Mr. Dodon Tri Koeswardhana (Director of Business II of PNM) and Mr. Didin Wahyudin (Group Head of Management Services and Partnership of PNM); Mr. Shigeki Nakazawa (Policy Advisor for South-South Cooperation of JICA Indonesia Office) and Mrs. Dinur Krismasari (Senior Representative of JICA Indonesia Office). They have made the Mission to Uganda possible.

We are convinced that the Mission's objective has been satisfactorily achieved.

Members of the Mission to Uganda:

Achmad Rofi'ie

Assistant Director for Programme, NAM CSSTC

Heny Dwi Susianti

Director of PNM- Inkowan

1. INTRODUCTION

Mission to Uganda is a follow-up of Third Country Training Programme on “Microfinance for African Region” conducted from 27 October to 11 November 2008 in Jakarta and Yogyakarta. There were ten participants from eight African countries took part in this training, namely Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, and Zambia.

At the end of the training session, participants were requested to prepare Back Home Plan (BHP) to indicate that they are fully aware of how important the microfinance is and what they’re planning to do when they’re back home. One of the BHPs considered feasible to be further followed up is the one from Uganda participants. Based on the preliminary discussion of JICA and NAM CSSTC, the BHP of Uganda could be positively responded. Then the Ministry of Finance, Planning and Economic Development of Uganda wrote an official letter to NAM CSSTC, signed by Mr. Henry Mbaguta for Permanent/Secretary to the Treasury, dated 24 March 2009, concerning request for assistance.

Following the official letter, JICA and NAM CSSTC prepared a “Mission to Uganda” (Mission) which is intended to observe and assess the selected Micro Finance Institution for starting up the sharia scheme in Uganda. The Mission members are: Mr. Achmad Rofi’ie, Assistant Director of NAM CSTC, and Mrs. Heny Dwi Susianti, Director of PNM-Inkowan.

The Local Partner supporting the Mission’s task is Rural Financial Services Programme (RFSP), Programme Administration Unit of Ministry of Finance, Planning and Economic Development. The officials in-charge are Mr. Kashugyera Lance, Coordinator of RFSP and Mr. Colin Agabalinda, Operations Manager of RFSP.

The main objective of the Mission is to formulate the most feasible recommendation to start up the sharia scheme for microfinance through selected Micro Finance Institution in Uganda.

The Mission conducted activities in Kampala and Masaka District. The activities cover presentation, discussion and consultation on the Microfinance Development and Introduction on Sharia Scheme in Indonesia. The series of presentation were made at the Office of RFSP, Hotel Brovard Masaka, Office of Masaka Microfinance Ltd, Office of Microfinance Support Centre Ltd (MSC), Office of Uganda Cooperative Alliance Ltd (UCA), and JICA Uganda Office. Field observation was thoroughly made in Masaka District.

2. MEETING, CONSULTATION AND FIELD OBSERVATION

A. Meeting with RSFP Officials

On Wednesday (09.30 – 12.00 AM), 6 May 2009, introductory meeting and preliminary consultation was held in RFSP Office at the Communications House 6th floor, Kampala.

Subjects Discussed:

- a. Briefing on the Mission and output expected
- b. Sharing of experiences on microfinance development and basic sharia scheme
- c. Review of programme activities of the Mission

Outputs:

- a. The Mission clarified the benefits of sharia scheme application for microfinance development as it emphasizes on profit sharing practices
- b. RFSP expected the sharia could be implemented in Uganda by taking into account it is a non-interest based scheme
- c. It is noteworthy, however, the sharia application should be in line with Uganda policy framework for microfinance development

Participants:

Mr. Kashugyera Lance (chair), Mr. Henry Kiggundu, Mr. Giduno Yusuf Salim, Mr. Michael Mabweijano, and Mr. Dan Muganda

B. Presentation and Discussion on Sharia Scheme

On Wednesday (02.30 – 05.00 PM), 6 May 2009, broader meeting with agencies/institutions concerned with microfinance development was held in RFSP Office in Kampala.

Subjects Discussed:

- a. Introduction on the microfinance development and sharia scheme in Indonesia
- b. Discussion on the possible application of sharia scheme for microfinance development in Uganda
- c. Discussion on the supporting assistance concerning identification for project piloting and training as well as field assistance

Outputs:

- a. The sharia scheme introduced is well understood by the participants
- b. The participants proposed to start the sharia scheme with the most simple product like trading based on mutual-agreement
- c. For future application of the sharia scheme for microfinance in Uganda it is not necessarily starting from zero, it could be directly linked to the existing one
- d. It is noted, the operation of the sharia scheme including accounting system, should be separated from the operation of conventional one.

Participants:

Mr. Colin Agabalinda (chair), Mr. Mugabi Siragi (private consultant), Mr. Charles K Byanyima (MSC), Mr. James D Mwangusyo (RFSP), Mr. Daniel Muganda (RFSP), Mr. Henry Kiggundu (RFSP), Mr. Benon Rukundo (Post Bank of Uganda), Mr. Geoffrey Dutki (Stanbic Bank)

C. Consultative Workshop on Networking and Linkage Banking

On Thursday (11.00 AM – 05.30 PM), 7 May 2009, consultative workshop on networking and linkage banking with all SACCO network members in Lake Victoria Region was held in Hotel Brovard at Masaka District, facilitated by RFSP and organized by Uganda Cooperative Saving and Credit Union (UCSCU)

Subjects Discussed:

- a. Promotion of linkage banking and networking of financial institutions
- b. Model of SACCO Networks
- c. Implementation modalities and benefits of linkage banking
- d. Limited discussion with the Mission on the Linkages of Primary, Secondary and Tertiary Levels of Cooperative/SACCO and the Regulatory Framework on the Institutional Mechanism for Cooperative Development

Outputs:

- a. SACCO members have been aware of the importance to intensify networking and capitalize linkage banking to get access to more financial resources
- b. There's a need to develop appropriate products within SACCO development in the region
- c. There's a need to strengthen APEX Institutions, regional networks and financial linkages

Participants:

RFSP officials and SACCO networks in Lake Victoria Region, Central Uganda (about 100 persons in total)

D. Consultative Meeting with Masaka Microfinance Ltd

On Friday (10.00 AM – 03.00 PM), 8 May 2009, consultative meeting with Masaka Microfinance Ltd was held in its office at Masaka District, facilitated by RFSP.

Subjects Discussed:

- a. Presentation and discussion on sharia scheme for microfinance
- b. Discussion on possible starting up sharia scheme in Masaka Microfinance Ltd

Outputs:

- a. Board of Masaka Microfinance Ltd aware of the sharia scheme for microfinance

- b. The Masaka Microfinance Ltd is interested to start with the scheme, the General Manager is willing to learn more technical aspects of the scheme
- c. RFSP proposed to nominate the General Manager to participate in the upcoming TCTP on “Microfinance for African Region” in Indonesia (27 July – 11 August 2009)

Participants :

Mr. Colin Agabalinda (chair), Mr. Joseph Zabasajja (General Manager of Masaka Microfinance Ltd), Board Members of Masaka Microfinance Ltd, Customers of Masaka Microfinance Ltd (about 20 persons in total)

E. Meeting for Analysis of the Field Findings

On Saturday and Sunday, 9 - 10 May 2009, consultative meeting with RFSP was held at RFSP office in Kampala.

Subjects Analyzed:

- a. Feasibility of the proposed Micro Finance Institution to start up the sharia scheme
- b. Steps to be taken to follow up the Mission’s task by both Uganda and NAM CSSTC/JICA Indonesia sides
- c. Future cooperation with Uganda secondary/regional level (alliance/association) for microfinance development

Outputs:

- a. Confirmation of the selected Masaka Microfinance Ltd as the MFI to start the sharia scheme
- b. There’s a request of Masaka Microfinance Ltd for further technical assistance at the operational level to carefully and properly start the sharia scheme
- c. There’s a need of RFSP official to conduct a comparative study to Indonesia on legal framework and institutional arrangements for cooperative development

Teamwork:

Mr. Kashugyera Lance (RFSP), Mr. Colin Agabalinda (RFSP), Mr. Achmad Rofi’ie (NAM CSSTC), Mrs. Heny Dwi Susianti (PNM)

F. Consultative Meeting with Microfinance Support Centre Ltd (MSC)

On Monday (09.00 – 11.00 AM), 11 May 2009, consultative meeting with MSC was held at MSC office in Kampala.

Subjects Discussed:

- a. Role and function of Microfinance Support Centre (MSC)
- b. Products offered by MSC (Agricultural Development Fund, Business Development Fund, Micro Enterprises Development Fund, Small & Medium Enterprises Development Fund and Guarantee Fund)

- c. Loan and grant from Islamic Development Bank (IDB) to be managed by MSC

Outputs:

- a. MSC's interest to apply the sharia scheme in selected MSC's network.
- b. Possibility to start up the sharia scheme utilizing loan and grant from the Islamic Development Bank (IDB) amounted to US\$ 10 million loan and US\$ 300,000 grant. Possibility for MSC to nominate its official to participate in the upcoming TCTP on "Microfinance for African Region" in Indonesia (27 July – 11 August 2009)

Host:

Mr. Charles Kulibanza Byanyima (Executive Director of MSC)

G. Presentation and Discussion with Uganda Cooperative Alliance Ltd (UCA)

On Monday (02.00 – 04.00 PM), 11 May 2009, presentation and discussion with UCA was held at UCA office in Kampala.

Subjects Discussed:

- a. Presentation on the sharia scheme development for microfinance
- b. Discussion concerning the Uganda policy framework on the microfinance development through cooperative movement
- c. Possible application of the sharia scheme development within cooperative movement in Uganda

Outputs:

- a. UCA became aware of the sharia scheme for microfinance
- b. UCA proposed to be able to participate in the upcoming TCTP on Microfinance for African Region in Indonesia to be conducted this year

Participants:

Mr. Leonard Msemakweli (chair), Mr. John Patrick Muumba (CECFIS Project), Board members of UCA, Mr. Colin Agabalinda (RFSP), Mr. Dan Muganda (RFSP)

H. Preparation of Report Formulation

On Tuesday (10.00 – 12.00 AM), 12 May 2009, presentation and discussion with RFSP officials to formulate the Mission Report was held at RFSP office in Kampala.

Subjects Discussed:

- a. Overview of the Mission's activities in Kampala and Masaka
- b. Key issues to be further deliberated
- c. Future plan (recommendation)

Outputs:

Framework and Basic Contents of the Draft Report covering key issues of the subject concerned

Teamwork:

Mr. Kashugyera Lance (RFSP), Mr. Colin Agabalinda (RFSP), Mr. Kabanda Wilson (UCSCU), Mr. Achmad Rofi'ie (NAM CSSTC), Mrs. Heny Dwi Susianti (PNM)

I. Meeting with Alumni of TCTP 2005 - 2008

On Tuesday (04.00 – 06.00 PM), 12 May 2009, meeting with ex TCTP Trainees was held at RFSP office in Kampala.

Subjects Discussed :

- a. The benefits of participating in the past TCTPs on “Microfinance for African Region” conducted in Indonesia
- b. Views/ideas reflected by ex participants for further response of NAM CSSTC/JICA Indonesia/Uganda
- c. Network building among ex TCTP participants

Outputs:

- a. Some ex participants have been promoted in their office, some moved becoming professional consultants, others still do business as before
- b. The alumni proposed to establish an Alumni Forum, they appoint Mr. Colin Agabalinda (ex Trainee 2008) to be the Forum Coordinator
- c. The Coordinator will hold another Alumni Meeting to officially establish the Forum since there were some missing alumni in the first meeting due to the short notice and held in weekday
- d. The Alumni Forum may function as the focal point for further contact with NAM CSSTC and JICA Indonesia and Uganda Offices

Participants :

Ms. Bbosa Dorothy Katantazi (TCTP 2005), Ms. Christine Rosemary Sharita (TCTP 2007), Mr. Colin Agabalinda (TCTP 2008), Mr. Geoffrey Dutki (TCTP 2008)

J. Meeting with JICA Uganda Office

On Wednesday (09.00 – 11.00 AM), 13 May 2009, meeting with the Representative of JICA Uganda Office was held at JICA Uganda office in Kampala.

Subjects Discussed :

- a. Overview of the Mission activities in Kampala and Masaka District
- b. Discussion on possible future cooperation/assistance of JICA Uganda Office in relation with the Mission’s recommendation
- c. JICA Uganda’s four priority programmes

- d. JICA Uganda's support to Uganda JICA Ex Participant's Association (UJEP)

Outputs:

- a. JICA Uganda's interest to support microfinance programme
- b. JICA Uganda's plan to link microfinance with agriculture and renewable energy (solar public/home system)
- c. JICA Uganda will further directly contact Mr. Colin Agabalinda of RFSP for future cooperation/assistance

Host :

Mr. Takano Shintaro, Representative of JICA Uganda Office



3. CONCLUSION

A. OUTCOME OF THE MISSION

After going through series of meetings and consultations with agencies and institutions concerned with microfinance development in Uganda and intensive field observation in Masaka District, the Mission may briefly describe the outcomes as follows:

1. Presentation on the introduction of the sharia scheme has been understood by those who attend the session and positive response has been reflected as well.
2. It is really encouraging as there are several MFIs showing interest to start up with the sharia scheme for microfinance development to become their new product.
3. After observing MFIs interested in the sharia scheme, there's a prospective MFI in Masaka District to start the sharia scheme, namely "Masaka Microfinance Ltd" as it is also proposed by RFSP.
4. Agencies/institutions concerned with the microfinance, such as Microfinance Support Centre Ltd (MSC), Uganda Cooperative Alliance Ltd (UCA) and Uganda Cooperative Savings and Credit Union (UCSCU), indicated the sharia scheme could be the entry point for further development of microfinance industry in Uganda.
5. Within the national legal framework of microfinance development in Uganda, application of sharia scheme could lead to the improvement of the institutional mechanism and regulatory framework of microfinance industry.
6. Concerning the upcoming TCTP on "Microfinance for African Region" to be conducted in Indonesia (27 July – 11 August 2009), there will be nominations from RFSP, MSC, Masaka Microfinance Ltd, and UCA. However, the selected nominees will be based on the decision of the Steering Committee that comprises of State Secretariate , Department of Foreign Affairs, JICA Indonesia, and NAM CSSTC.
7. Based on critical discussion with RFSP official, there is a lacking appropriate regulation for microfinance development in Uganda, hence there's a need for Ugandan to do a comparative study to Indonesia on the subject concerned.
8. As discussed by ex TCTP trainees attending the first meeting facilitated by RFSP, they will establish a TCTP Alumni Forum of Uganda. RFSP will facilitate another alumni meeting to officially establish the Alumni Forum and its programme of activities.
9. The Alumni Forum may function as the focal point for NAM CSSTC/JICA Indonesia and Uganda related with the programme on microfinance development in Uganda.
10. JICA Uganda Office has shown its interest to observe microfinance development in Uganda. They will further contact RFSP Office on the subject concerned.
11. JICA Uganda Office planned to link microfinance activities with agriculture and renewable energy programmes in Uganda.

B. RECOMMENDATION OF THE MISSION

With reference to the outcomes, the Mission recommends the following description:

1. As there is a potential MFI in Masaka to start the sharia scheme, it is required to assist necessary technical preparations for starting up the sharia scheme planned to be implemented this year (2009) in Masaka Microfinance Ltd.
2. Considering the importance of TCTP on “Microfinance for African Countries” for Uganda, it is proposed to support at least three trainees from Uganda for the next TCTP (27 July – 11 August 2009) as requested by different agencies/institutions. In this regard the TCTP Committee needs to inform the Embassy of Indonesia in Nairobi, Kenya, to contact the Ministry of Finance Planning and Economic Development of Uganda for official nomination.
3. Since Uganda is prepared to start up the sharia scheme, the Ugandan trainees participating in the upcoming TCTP in Indonesia need to be more intensively assisted during TCTP implementation, especially in practicing the sharia scheme.
4. As discussed during meeting in the Masaka Workshop, it is urgently considered to support Ugandan to make a comparative study in Indonesia concerning: (1) law and regulatory framework for microfinance development; and (2) institutional arrangement/mechanism for cooperative development. RFSP planned to prepare proposal on the comparative study to Indonesia, NAM CSSTC and PNM are requested as the focal points for the proposed programme.
5. Mr. Colin Agabalinda of RFSP, on behalf of the ex TCTP Trainees, will report the progress of TCTP Alumni Forum to NAM CSSTC for further cooperation.
6. With regard to the microfinance development in Uganda, JICA Uganda Office is requested to further develop cooperation with the office of RFSP, JICA Indonesia and NAM CSSTC.

4. MISSION MEMBERS



ACHMAD ROFI'IE

He was born in December 1950, married with four children. He has been working with NAM Centre for South-South Technical Cooperation since February 2000. He had spent some years working in business circle especially in foreign direct investment-based integrated textile industries. He had been working for a national development NGO for more than twenty years operating activities in both urban and rural areas in the field of integrated community development schemes; also working with a regional NGO promoting development alternative schemes through structured network in Malaysia, Thailand, Philippines and Indonesia. He was also delegation member of numerous high level meetings on technical cooperation among developing countries.

He studied in textile chemistry in Indonesia and taken further studies at the *Institute of Development Studies* at the *University of Sussex* in England (1983) and the *Asian Institute of Management* in the Philippines (1988). His dissertation deals with *Strategic Management for Integrated Urban Development* accomplished in 2002.

He wrote books in English, namely '*People's Economy*', '*Alternative Labour Movement*', '*Poverty and Rural Development*' (in '*Poverty and Rural Development*' edited by Dr. Puttaswamaiah, Oxford, 1989), '*Integrated Urban Economic Development*', and '*Spiral of Success*'. He also translated and edited some books, among others are '*Indonesia under the New Order*', '*Global Reach*', '*The Myth of the Lazy Native*', '*Promotion of Small and Medium Scale Entreprises*', '*Guideline for Small and Medium Scale Entreprises Development*', '*Monograph Series on Cooperative Development*', '*Reference on Self-Propelling Growth*' and '*Summary of Thoughts on Alternative Development*'.

He is experienced as: (a) *project leader* in several integrated development programmes both in rural and urban areas; (b) *manager* in several community-based social and economic development programmes; (c) *consultant* for development planning within the framework of multi-dimensional aspects; and (d) *consultant* for South-South technical cooperation programmes.

He was awarded by the President of Indonesia in 1998 with '*Satya Lancana Pembangunan*' (Medal of Honor for Development Loyalty). ■



HENY DWI SUSIANTI

She was born in October 1974, married with two children. She has been working with *Permodalan Nasional Madani* (PNM) since September 2001. She had spent some years working with *Bank Muamalat Indonesia*, the first Islamic Commercial Bank in Indonesia.

She studied on International Relation of the University of Indonesia and taken several courses on *Selling Skill, Service Excellence, Export-Import Transaction, Micro Credit Analysis, Credit Risk Management, Leadership Training Professional, Supervision of Rural Bank, Awareness on ISO 9001:2000, Negotiation Skills in Sales, Internal Quality Audit of ISO 9001:2000 (Certified), Awareness on Good Corporate Governance, Anti Marketing, Qolbu Management, Expert on Government Procurement(Certified) , and Managerial Skill.*

She is a team member of book authors on '*Guideline for Sharia Saving and Lending Institution*' published by the Department of Cooperative, Smal and Medium Entrepreneurship, 1998/1999.

She is experienced as: (a) *specialist* in setting up development programme for Sharia Financial Institute; (b) *expert* in planning and development for community-based social and economic development; (c) *Person in Charge for Quality Assurance*; (d) *Internal Quality Auditor*; and (e) *consultant* for sharia financing scheme, financial administration, supervision on financing and management services, human resource development, supporting management for infrastructure, and legal support for microfinance operated in Indonesia.

She's also active in social and religious activities. ■

5. APPENDICES

A. EXECUTIVE SUMMARY OF MICROFINANCE POLICY FRAMEWORK IN UGANDA

The term “microfinance” refers to the provision of financial services – mainly credit and savings services to the low-income and poor people. In the majority of developing countries, including Uganda, the low-income and poor people live and work in the rural areas, where formal financial institutions such as banks do not reach. As a consequence, the rural low-income and poor have no access to their services. Today, efforts are being made to reach this “silent majority” using unique techniques, methodologies and institutions to deliver to them financial services. The terms “microfinance” and “rural finance” are often used interchangeably to refer to the same thing – delivery of financial services to the low-income and poor mainly in the rural areas.

Microfinance is not entirely a new phenomenon in Uganda. The industry has existed in the country for some time now, but it gained prominence in the 1980s championed primarily by foreign NGO’s. Later, Government and indigenous NGO’s embraced the idea, paving the way to the emergence of government/donor-funded micro credit programmes, as well as the private sector microfinance institutions. The main focus of Government programmes such as Poverty Alleviation Project (PAP), Entadikwa, Rural Finance Strategy (RFS) and others was the provision of revolving funds for micro credit to households at the grass root level.

The performance of the microfinance industry in Uganda has so far revealed mixed although promising results. Studies conducted on the industry show that there has been an increase in number of microfinance outlets (involving savings and credit cooperative organisations, NGOs, non-deposit taking institutions, and some commercial banks). There has also been an increase in the number of savings accounts as well as growth in the loan portfolio.

The above notwithstanding, it is clear that the microfinance industry in Uganda is still in its infancy. Banks still dominate the financial sector as shown by the number of total clients and the number of savings accounts. However, banks are still concentrated in urban centres. Microfinance institutions still have a long way in building their client base, their savings and loan portfolio. Of all the microfinance institutions, Savings and Credit Cooperative’s (SACCO’s) have by far the biggest potential. It is therefore not surprising that government is seeking to build a nationwide infrastructure of financial institutions using the SACCO’s.

There has been a legitimate concern about the high rates of interest charged by microfinance institutions to the borrowers. In a way, by promoting SACCO’s is responding to this concern. Indeed, studies have shown that while the cost of borrowing is still relatively lower for SACCO’s compared to other microfinance institutions, this is not reflected in their lending rate, which at 3.6% remain relatively

high compared to other institutions. This, in part, has been attributed to the high operational cost centers, specially in management, governance, management information systems, etc for SACCO's. Government is therefore seeking ways for reducing interest rates charged by the SACCO's.

A number of mechanisms have been employed in the past in Uganda to deliver microfinance services. These have included use of market forces (i.e. private sector operators), through a network of community-owned organisations (SACCO's), and direct delivery of microfinance by government (such as Entandikwa). Experience has shown, however, that these mechanism have not delivered expectations and microfinance has not led to reduction of poverty among the population. Rather, it had a narrow focus both on product diversity, access and affordability. With this in mind, Government of Uganda has, in the last two years, reconsidered its approach to microfinance service delivery in its strategy for enhancement of rural microfinance services – the Rural Finance Strategy (RFS) adopted in September 2005.

It is useful to recall that the Poverty Eradication Action Plan (PEAP) and its supportive strategies has articulated measures for the development of micro and rural finance. It recognizes the need for better access to agricultural credit for smallholders as key catalyst for enhancing production, competitiveness and incomes, It also recognizes the need for legislative reform as a tool for mobilization of deposit from the public in a prudential manner. Unfortunately, the measures as articulated in the PEAP have not been adequately consolidated to be feasible on the ground. Consequently, Government has developed the Rural Development Strategy as a means of enhancing the feasibility of these measures.

The RFS seeks to guide the creation and building of nationwide network of rural financial infrastructure of SACCO's to deliver microfinance services, particularly in the rural areas. The objective is to ensure that financial services reach the population in every sub-county and, subsequently, in every parish in order to encourage savings mobilization, and use of these savings deposits as a source of investment capital to rural enterprises in form of loans. The RFS has four components, namely : (a) support for the formation of SACCO's in sub-counties where none exist ensure the population has easy access to affordable financial service point, (b) strengthening of existing SACCO's to support the nationwide financial infrastructure of SACCO's by creating one strong and viable SACCO in the sub-county, (c) instituting effective SACCO supervision and regulation arrangements ensure better management of services delivery with SACCO's, and (d) access to wholesale funds to ensure that the SACCO's obtain access wholesale funds for lending to their clients.

The Department of Microfinance in Ministry of Finance Planning and Economic Development is at the core of institutional framework of the RFS. Hitherto a section in charge of microfinance and private sector development (under the Economic Development Policy and Research Department), the new department was formally established in September 2006. It has a number of core functions, including oversee the

formulation and development of short, medium and long term policies for microfinance development in Uganda, developing an appropriate regulatory framework that provides standards and guidelines for microfinance operations, coordination of microfinance interventions and programmes both within Government departments and those implemented by development partners (donors) in order to ensure that they are rationalized and/or restructured consistent with the RFS, dissemination of information on viable project experiences and microfinance best practices;etc.

Partner Institutions, Agencies and Programmes

1. Microfinance Outreach Plan (MOP)

This programme was started in 2003 to guide the expansion of microfinance industry in Uganda. It was institutionally set up with a coordinating unit whose role was to oversee the MOP activities and also implement the IFAD-funded Rural Financial Services Programme (RFSP). The plan period of MOP came to end in December 2006. However, the implementation of RFSP, which is a crucial programme of the government, is still on-going until end of 2011. It is being proposed that in the new plan, the activities which relate to outreach and capacity building be continued. In addition, the new plan will ensure coordination with other partners and programmes related to capacity building. In particular, MOP will continue to implement the activities of the IFAD-funded RFSP, which include :

- Business culture development
- Matching Grant for Capacity Building
- Provision of support to SACCO apex organizations

Some of the above activities which are administered by fund managers have been found to be costly for Government and therefore their role will be assumed by the new Unit -the Microfinance Outreach Programme Unit (MOPU)- in order to cut down on the cost of delivery. Thus, the function of new unit will include :

- Management of the capacity-building fund for starting and strengthening of SACCO's;
- Coordination of the national capacity-building initiatives;
- Provision of assistance for strengthening of networks and apex organizations for SACCO development;
- Provision of support to district local authorities in the process of SACCO formation. Strengthening and development;
- Monitor and report on microfinance outreach activities.

2. Microfinance Support Centre

Microfinance Support Centre (MSC) is a government-owned company created in 2001 to wholesale a loan which was obtained from the African Development Bank (AfDB). With the completion of the project in December 2007; there are plans to restructure the

MSC by taking away its capacity- building function so that it exclusively retains the wholesale lending function. Secondly, given that the MSC has been wholesaling using project funds and the impending ending of the loan project in December 2007, the money which was lent out is now being paid back. The proposal is to create a Revolving Account within the Central Bank managed by restructured MSC under the direction of the Department of Micro Finance.

MSC will play a key role in supporting Ministry of Finance Planning and Economic Development in the mobilization, coordination and delivery of resources for micro and rural finance to the target beneficiaries in the underserved areas. MSC will be the linchpin of the future government micro credit programs, and is expected to play a wider role in monitoring the performance of the microfinance industry. In this new role, MSC is expected to cease lending to SACCO directly and to concentrate on wholesaling fund to big institutional players such as Post Bank and PRIDE Microfinance. These are the key functions of restructured MSC :

- Coordinate wholesale lenders
- Manage the revolving loan account
- Appraise loan requests from district link banks
- Monitor and report on delivery of wholesale lending, and
- Manage guarantee funds.

3. Support to Feasible Financial Institutions and Capacity-building Efforts

Support to Feasible Financial Institutions and Capacity-building Efforts (SUFFICE) is a government programme which is financed by European Union. It is a successor project to the former Micro-credit Programme Project, which was a revolving fund programme which was intended for promoting social-based enterprises/schemes in different areas. The resources under the MPP were provided to on-lend to microfinance institutions through SUFFICE, which at the time was involved in capacity-building, product development, wholesale lending and bank guarantees. Other areas of support, but which are peripheral include rating of financial institutions, credit reference system, performance monitoring, SUFFICE will end on December 31st, 2007. After that period, its lending functions will be merged with MSC, while its capacity-building functions will be taken over by the MOPU. The new structure will be called the “Microfinance Wholesale Lending Unit”.

4. District Link Banks

District Link Banks are regulated financial institutions, that will participate in will wholesale in to the SACCOs. A district link bank will be regulated financial institutions located in district that will wholesale funds to SACCOs. A regulated financial institution can be a Bank, a credit institution or an MDI. Their participation in this programme will be by provision of interest. They will be expected to perform the following functions :

- Create formal financial linkages with SACCOs (including provision of an IT platform to hook each SACCO on their IT system), open and hold accounts for SACCOs, transfer funds to and from SACCOs, provide back office support, mentoring and providing exposure to SACCO staff, etc).
- Undertake due-diligence of SACCOs to ensure the health of these institutions
- Wholesale funds to the SACCOs at set interest rates (currently standing at 9% for agriculture activities and 13% for trade and commercial activities). NB : District link banks should not compete with SACCOs by using these funds to lend directly to SACCO clients; and
- Recover the funds lent out to SACCOs at set recovery thresholds.

5. Uganda Cooperative Savings and Credit Union

Uganda Cooperative Savings and Credit Union (UCSCU) is the apex of savings and credit societies and it was created under the Cooperative Societies Statute. It draws its membership from primary and secondary SACCOs. The affiliation is voluntary. As a result, most societies are affiliated to UCSCU, others to UCA and yet others to none of the two. Among the services UCSCU provides to its members are : advocacy, training and education of members (SACCOs) in management and it various fields and responsibilities to the SACCOs, provision of limited supervisory functions for the SACCOs. The role of UCSCU in the implementation of the strategy included the following revolve on the above aforementioned functions.

6. Association of Microfinance Institutions

The Association of Microfinance Institutions of Uganda (AMFIU) was formed (registered as a company limited by guarantee) it has voluntary membership made of registered financial institutions. It is intended to promote industry standards, advocacy and self regulation with special focus on minimum performance standards and consumer education.

Under the new policy framework the micro-credit act will provide performance standards for the non-deposit taking institutions that will be used by AMFIU to enforce self regulation by members (in areas of authorized financial operations, lending norms, operating ratios, risk provisions, asset quality, and capital adequacy, liquidity). The expectations is that they will produce regular reports on the non-deposit taking institutions. Non deposit-taking institutions will be compelled to obtain an operating license from the MFPED. To certify non-deposit-taking MFIs, they will have to obtain a license and be members of AMFIU. They will also be required to enforce disclosure of the charges.

7. District Local Governments

At the district level, the commercial officers are responsible for the development of trade and cooperative in general. They are responsible, in particular, for ensuring that

the development of SACCOs goes according to plan. In collaboration with MOP, the district local government and commercial officers will ensure that :

- The national RFS is understood and is communicated to the entire population;
- The coordination of all SACCOs at the district level, through the formation and operationalisation of district SACCO dialogue forums, which among others will lobby and discuss policy matters at the district level;
- The information base for monitoring and reporting on the SACCO development programme is done and that basic performance targets are achieved
- The SACCOs developed are integrated within the framework of the value chain of production, harvest, marketing and other arrangements to satisfy the financial needs of the commodities.

At sub-county level, the sub-county chief will be responsible for mobilization of the communities to form or select the lead SACCOs information gathering, monitoring and, if feasible, enforcing of the SACCO laws.

8. Savings and Credit Cooperative Organizations

Saving and Credit Cooperative Organizations (SACCOs) constitute the institutional mechanism for delivering microfinance in the rural countryside. In this capacity, they will be expected to (i) mobilise savings from their member, (ii) receive member's deposit, (iii) retail lending to members at terms and condition that will be agreed with the members.

B. AGENCIES/INSTITUTIONS PARTICIPATING IN DISCUSSION

1. Rural Financial Services Programme (RFSP)

The Government of Uganda developed a Rural Financial Services Strategy (RFSS) to guide the development and deepening of financial service delivery in rural areas. The RFSP contributes to RFSS and PFA (Prosperity for All) with regard to building Rural Financial Services Infrastructure in order to (a) Promote a Saving Culture, (b) Protect of Members' Saving, (c) Promote efficiency and profitability in SACCOs (d) Monetization of the Rural Economy

RFSP is funded as follows:

- (a) International Food and Agriculture Development (IFAD) Loan
IFAD Loan of US \$ 18.43 Million which was borrowed in 2003, of which US \$ 7.0 Million (i.e. 38%) has been utilized to-date
- (b) Government of Uganda Budget Funds
 - Counterpart funding for the IFAD Loan: - Ug. Shs 2.167bn (US \$ 1.1m)

- During Fiscal Year 2007/2008, Ug. Shs. 1.5bn (US\$ 680,000) was received for SACCO formation under UCSCU
- For Fiscal Year 2008/2009, the Government of Uganda approved Ug. Shs. 6bn (US\$2.7Mn) budget for SACCO developed under UCSCU. Of this Ug. Shs. 3.7bn (US\$ 1.67Mn) has been advanced through the Programme

The IFAD funded RFSP can be positioned along the following : (a) The phasing out of the 'Entandikwa' Credit Scheme in 1999-2000, (b) The initiation of the Microfinance Outreach Plan, 2000-2003, (c) The coming in of the IFAD funded RFSP, 2003-2007 and (d) The restructured RFSP, 2008-todate

The RFSP Components are :

- a. SACCO development, including formation, establishment, strengthening, and outreach (54%)
- b. Strengthening the institutional capacity of UCSCU, promotion of regional networks and linkage banking (20%)
- c. Establishment of a regulatory framework for supervision and licencing of SACCO's (5%)
- d. Programme administration, monitoring and evaluation (21%)

The RFSP Implementing Arrangements are :

- a. IFAD and Government of Uganda, as Funding Agencies
- b. World Bank, as Cooperating Agency
- c. Ministry of Finance, Planning and Economic Development – Microfinance Department, as Policy Oversight, SACCO Regulation and Supervision
- d. Uganda Cooperative Saving and Credit Union, as Lead Implementing Agency for SACCO Development
- e. RFSP Administration Unit, as Programme Financial Management, Administration, Monitoring and Reporting

RFSP coverage is explained as follows:

- National coverage:
78 out of the current 80 Districts (IFAD Funding targets 58 Districts, i.e. Districts where IFAD funded previous initiatives)
- The overall aim of the Programme is to support at least 1 SACCO per sub-country

2. Post Bank Of Uganda Ltd (PBU)

Post Bank of Uganda Ltd (PBU) provides an effective framework to deliver credit and make recoveries from the Poor. PBU is a company limited by shares 100% Government owned, regulated by Bank of Uganda, and socially oriented Financial Institution. Its development goal is to contribute to national efforts for the eradication of poverty through the provision of affordable and sustainable financial services to all economically active Ugandans.

Its current services are: (a) transactions accounts; (b) savings accounts; (c) money transfers; (d) loans; (e) Linkage Banking; and (f) Mobile Banking.

PBU achievements are: (a) 300,000 accounts with deposits of over Ushs 41.1 billion; (b) over 690 accounts for SACCOs (Savings and Credit Cooperative); and (c) over 17,000 loans accounts with a balance of over Ushs 20 billion as at May 2008. Other achievements are: (a) disbursed Ushs 2.5 billion to SACCOs of which Ushs 65 million is under RFS wholesale funds for Masindi District; (b) increased its branch network and service points to covering 32 districts; and (c) increased its geographical spread of services across all regions in the country.

Rural Finance Strategy (RFS) - Basics a financial infrastructure developed are: (a) proximity of access to banking services, secure and easily accessible savings; (b) ability to send and receive money; (c) access to flexible loans, transaction bank or linkage bank for all the players including but not limited to MSC, UCSCU, NAAD (National Agriculture Advisory Services) groups, and SACCOs; and (d) facilitate the movement of funds from MSC and SACCOs both for loan disbursement and recoveries.

In order for the bank to contribute meaningfully in the mass market, PBU requires additional share capital of up Ushs 20 billion between now and 2010.

3. Stanbic Bank

Stanbic Bank in Uganda is part of one of Africa's leading banking and financial services group, Standard Bank. Standard Bank, based in Johannesburg, South Africa, has total assets of about US\$ 81 billion and employs about 35,000 people worldwide. Its network spans 17 sub-Saharan countries (including South Africa) and extends to 21 countries on other continents, including the key financial centres of Europe, the United States and Asia. In addition to banking, Standard Bank has a strategic interest in the insurance industry through its control of the Liberty Group, one of Africa's leading life offices and financial services groups.

The group has one of the biggest single networks of banking services in Africa. Through this network the Bank offers a wide range of banking products and services which are delivered through more than 1,000 points of representation in 17 African countries (including Uganda). The Bank is active in international and cross-border transactions and in those areas liaise closely with Standard Bank Corporate and Investment Banking and Standard Bank London.

The Bank was founded in Uganda as the National Bank of India in 1906, which after several name changes became Grindlays Bank. When the Standard Bank Group bought the Grindlays' network in Africa it also, in October 1993, re-established a connection with Uganda.

Stanbic Bank is licensed as a merchant banker, stockbroker and financial adviser by the Uganda Capital Markets Authority, which licensed the Uganda Securities Exchange in June 1997.

In February 2002, Stanbic Bank bought 90% shares into Uganda Commercial Bank, a largely retail government-owned bank that operated a countrywide network consisting of 67 branches.

4. Masaka Microfinance and Development Co-operative Trust Ltd (MAMIDECOT)

MAMIDECOT is an indigenous Micro-Finance (SACCO) with its Headquarters and main branch located in Nnyendo a suburb of Masaka Municipality, 3 kms from Masaka town, Masaka District, registered under the Co-operative statute 1991 registration No. 6317. MAMIDECOT is committed, reliable management team and a strong board of nine members chaired by Mr. Kasujja Methodius. The hierarchy of the institution is at top most headed by the Shareholders (Annual General Meeting) who delegate their duties by electing the Board of Directors, who in turn recruit management staff for daily operations.

The Board is elected by members of the Commercial Centers spread throughout the District of Masaka and its surroundings. MAMIDECOT has three Branches and plans to open a branch every two years provided that funds are available. This will allow MAMIDECOT to take/bring services nearer to the beneficiaries especially the rural poor, with emphasis on the marginalized groups, i.e women and the youth and a target of 1,000 new members annually.

Since its establishment in November 1999, and under the guidance of UNDP, 34 founding members were mobilized, with only US\$ 6,000,000 = as initial seed capital, MAMIDECOT has noted a steadily increased membership, improved loan portfolio size, quality and savings.

The main economic activities of our clients are small scale commercial farming, traders in both foodstuffs and non-foodstuffs, crafts and artisans, small scale food processing and transporters.

MAMIDECOT has partner organizations like AMFIU, SUFFICE, AMSC Ltd, UNDP, RAB-BANK and Rural SPEED.

The Vision of MAMIDECOT is a self sustained financial institution to alleviate poverty among its members through enhancing social and economic development.

The Mission of MAMIDECOT is provision of social, financial and business advisory services to the economically active members engaged in viable enterprises in urban and rural areas of Masaka District and its surroundings.

The main objective of MAMIDECOT is poverty alleviation among its active members, with the main emphasis of the marginalized groups of women and the youth especially, in both rural and semi – rural areas .

The working areas of MAMIDECOT are Masaka, Ssembabule, Kalangala and Rakai Districts, including the new one Lyantonde. There are three branches, namely Nnyendo, Lukaya and Kalungu, and will open soon in Bukomansimbi. All branches are in rural areas except the main branch in a semi urban area, purposely to reach the target of market.

MAMIDECOT offer both social and financial services as follows:

1. Savings : (a)- Ordinary Savings, (b)- Current Savings, (c) - Youth Savings, (d)- Fixed Deposits
2. Micro Credit (Loans) : (a)- Commercial Loans, (b)-Developmental Loans, (c)- School Fees Loans, (d)- Agriculture Loans
3. Insurance : Insurance services for all outstanding credits (Loan Portfolio), cash and fidelity guarantee
4. Youth Savings in School (New Product) : MAMIDECOT offers Savings – Training services in Secondary Schools as a social service in order to instill a Savings culture among the Youth.
5. Trainings : MAMIDECOT trains Members in Loans Business Management skills before loans are disbursed to them.

Membership os MAMIDECOT has steadily increased hence the demand or MAMIDECOT services too, as indicated in the table below.

ITEMS	PRESENT STATUS AS OF 28/04/2009
SAVINGS	
Amount	Ushs 850,139,652
Savers (<i>person</i>)	8,942
Women Savers (<i>person</i>)	2,289
LOANS	
Cumulative	Ushs 8,820,034,602
O/S Portfolio	Ushs 1,435,376,109
Borrower (<i>person</i>)	1,794
MEMBERSHIP	
Share capital	Ushs 306,809,077
Share holders (<i>person</i>)	7,568

*) 1 USD = Ushs 2000

With the capacity building facilities provided in terms of Training in various disciplines, MAMIDECOT has attracted a number of members and various development partners (as indicated above), hence gained a lot of experiences in handling administered funds with ease.

To certify this, reference is made to the following Organizations: RABBANK Foundation in Netherlands, SUFFICE and MICRO FINANCE SUPPORT CENTER in Uganda. Because of the promising good performance, MAMIDECOT is one of the seventeen models of Micro Finance Institution in Uganda supported by UNDP.

The performance described above has caused and co-opted with the following opportunities: (i)- Long working hours, (ii)- Favourable interest rates, (iii)- Monthly repayment period (favourable mode of repayment), (iv)- Grace period especially for Agriculture Loans, (v)- Clear VISION and MISSION, with deliberate action to reach the rural active poor, (vi)- Quick and easy access to credit, (vii)- Committed staff and Board (BOD), (ix)- Participation of members in decision making through various committees, Commercial Centers and Annual General Meetings (AGMs)

Masaka District in Brief:

Based on Uganda Bureau of Statistics, total population of Masaka District in 2002 was 770,662 persons. The average annual population growth rate between 1991 and 2002 was 0.9%. The population density is 245 persons/sq.km. Only 11% of the population live in urban areas.

The sex ratio is 95 males per 100 females. Children below 18 years constitute 58% of the population. The literacy rate is 82% of the population aged 10 years and above. The mean household size is 4.3 persons, 44% of the households have access to safe water and 4% have no access to toilet facility.

Only 9.3% of the households have access to electricity. There are 66% of the households depend mainly on subsistence farming. Almost all households (97%) use firewood and charcoal for cooking.

Only 28% of the dwelling units are constructed with permanent roof, wall and floor materials. 36% of the households use 'word of mouth' as their main source of information. 58% of the households own radio and 34% of the households own bicycle.

5. Microfinance Support Centre Ltd (MSC)

The Microfinance Support Centre Ltd (MSC) is a Government owned company. MSC was incorporated in 2001 as a company limited by guarantee. It is the linchpin of Government of Uganda micro credit programme under the Rural Financial Services Strategy. MSC offers affordable credit through loan products that support the agricultural production value chain, namely production, value addition and marketing. MSC also offers business development services to her clients.

The MSC products are:

1. *Agricultural Development Fund* covering : productivity enhancement, agro-processing, collective marketing, rural energy, farm housing, and ware housing;
2. *Business Development Fund* covering : audit support, management information system support, start-up loan, and business enhancement loan;
3. *Micro-Enterprise Fund* covering product characteristics
4. *Small and Medium Enterprise Development Fund* covering loan features
5. *Guarantee Fund*.

Through the Government of Uganda, MSC will receive loan from Islamic Development Bank amounted to US\$ 10 million of which is partly should be managed through sharia scheme, and grant of US\$ 300,000 for capacity building programme.. The African Development Bank (ADB) will monitor the implementation of the IDB fund.

MSC operates country wide through 12 (twelve) zonal offices located in Arua, Gulu, Hoima, Iganga, Kabale, Kabarole, Kampala, Masaka, Moroto, Soroti, Mbale, and Mbarara.

6. Uganda Cooperative Alliance Ltd (UCA)

Uganda Cooperative Alliance Ltd (UCA) is an umbrella organization of cooperative organizations registered in 1961 with the aim of promoting the economic and social interests of cooperatives in Uganda.

Its vision is a strong umbrella organization for prosperous cooperatives with empowered members. Its mission is to provide high quality support services to cooperatives and their members on a sustainable basis. Its core values are honesty, dedication, transparency, and integrity.

Within UCA, there is the Microfinance Unit. This unit established to build safe, sound and sustainable SACCOs in Uganda. The Microfinance Unit of UCA (UCA's MFU) is the department that provides cooperative support services to financial Cooperatives or Savings and Credit Cooperative Societies SACCOs. It brings together all UCA's initiatives and its partners through which the financial cooperative support services are provided.

The main operations of UCA's MFU cover the following programmes: (a) mobilization, sensitization and guiding communities to form SACCOs; (b) capacity building services; (c) internal audit and supervision services; and (d) advocacy and lobbying.

UCA's Regional Offices are presently located in Mbarara (Southern), Mubende (Mid-Western), Masaka & Mukono (Central), Jinja and Mbale (Eastern), Nebbi (West Nile) and Lira (Northern Uganda).

7. Uganda Credit And Saving Cooperative Union (UCSCU)

Uganda Cooperative Savings and Credit Union Ltd (UCSCU) is the national apex organization for Savings and Credit Cooperative Societies (SACCOs) in Uganda. It was registered in 1972 under the Uganda Cooperative Societies Act of 1970 with Reg. No 2725. Affiliated to UCA and other partners like WOCCU (World Council of Credit Union), CCA (Canadian Cooperative Association) etc. UCSCU has a board that comprises of leaders from affiliated SACCOs.

UCSCU's vision is to be a Sustainable Institution for All SACCOs in Uganda, and its mission is to be a Sustainable SACCO-Owned Institution that Offers Demand-Driven Quality Services to SACCOs for their Growth and Profitability.

Its purpose is to foster the organization and development of SACCOs, the information and strengthening, so as to lead the technical process of the fulfilment of access to affordable, secure and reliable financial services.

UCSCU's objectives are (a) to organize and develop SACCOs; (b) to promote, educate, advocate and develop sound methods and procedures: (c) to educate communities about the benefit of savings, enterprise selection and investment; (d) to advocate for good legislation on SACCOs; (e) to provide a link with other bodies with a similar objectives; and (f) to engage in research and development and supply of related information as required by its members.

Progress on SACCO development to date is:

Component 1: SACCO formation:

(a) SACCOs already formed 68; (b) SACCOs under formation 72

Component 2: Support to weak SACCOs:

SACCOs given start-up kit 219

Component 3: SACCO strengthening:

138 SACCOs are being supported

Component 4: Strengthening UCSCU:

(a) staff recruitment completed; (b) ten regional offices are functioning; (c) BOQ and structural design for Maganjo ready for implementation; (d) former SUFFICE equipment received; and (e) Government is supporting the operational costs.

The challenges faced are: (a) poor attitude towards savings; (b) mistrust in SACCO leadership and passed experiences; (c) political interference at the community level; and (d) lack of ownership by SACCO members. In addressing these challenges, UCSCU intervenes with the following efforts: (a) continuous community sensitization; (b) greater involvement of stake holders at all levels; and (c) streamline coordination and information sharing among key players.

Site Survey on Mid-Term Evaluation of TCTP Microfinance Micro Finance For African Region: “Establishing And Managing Micro Finance Institution”

As of 22 February 2010

No	Question	Remark	Result	Materials
1. Evaluation, Relevance				
a)	Is the training subject in line with national development plan?	<p>UGANDA:</p> <ul style="list-style-type: none"> - Yes, the substance of the training is relevant, capacity building in terms of the human resources → uplifting the institution's level from tier IV to be tier III/II. - A part of US\$ 10 million loan from IDB for the improvement of the sharia scheme after a proposal was made based on the result of the training program and US\$ 50,000 grant for training component. 	The plan of application of the sharia micro finance scheme by first of all regulates the sharia system. There is need for further monitoring on the draft of sharia regulation.	
b)	Is the training subject in line with institutional development plan?	<p>UGANDA</p> <ul style="list-style-type: none"> - The BHP 2008 made by Colin and Geoffrey is institutionalized. - Yes, the training subjects were shared with board members and staffs of MSC <p>KENYA:</p> <p>Yes, the ex trainee had shared the training subjects with his colleagues and now implementing loan management system which he received during the training for further sensitization to SACCOS.</p>	Beside MAMIDECOT and MSC, UCSCU also interested to introduce the sharia products to SACCOS.	
c)	Is the training subject in line with personal capacity building?	<p>UGANDA</p> <p>Yes, one of the trainees is promoted to a higher</p>	Promotion of ex trainees and recognition of their improved capabilities by their superior.	

No	Question	Remark	Result	Materials
		<p>position, the trainee's supervisor recognized the trainee's advanced capacity in micro finance development.</p> <p>KENYA: The ex trainee from Kenya admits that after the TCTP he has wider scope of tasks due to his improved capabilities in micro finance</p>		
d)	Are there any comparative advantages on Indonesia's experiences?	<p>Knowledge and practices of sharia scheme in Indonesian MFIs are acknowledged as alternative for micro finance development in all participating countries especially Uganda. In this training, sharia scheme was utilized for micro, small and medium enterprises development</p> <p>KENYA: The loan management of Indonesia MFIs is recognized as one of the success factor for micro finance. In Indonesia's, customers are viewed as partners thus after they received the loan customers are still closely watched. The ex trainee is implementing this system now.</p>	<ul style="list-style-type: none"> - The sharia scheme is admitted as one of Indonesia's strength in micro finance. But for its development in Uganda, there is need for further capacity building and dissemination of the sharia scheme among the practitioners as well as society. - Stanbic Bank requests NAM CSSTC to share the knowledge and practices of the sharia scheme. NAM-CSSTC requested Stanbic Bank to write a letter to NAM-CSSTC. 	The video of interview of the ex-trainees
e)	Are there any comparative advantages of cooperation by Japan/JICA?	<p>KENYA: Due to the training information from JICA, the participant could apply for this course</p>	Keep JICA office informed of the training before and after the implementation	
2. Evaluation, Effectiveness				
a)	Were there opportunities to use training results?	<ul style="list-style-type: none"> - Some of the ex-trainees share the training result with their colleagues - The participant from MAMIDECOT had presented his BHP and the training materials to the board members 	This sharing of training results has led the board Board and Management of MAMIDECOT made unanimous decision to introduce the sharia product to their customers as soon as possible.	

No	Question	Remark	Result	Materials
		<p>KENYA: The ex trainee shares the training result to his colleagues and is now implementing the loan management scheme in his current job</p>	<p>KENYA: The implementation of loan management in the ex trainee's job</p>	
b)	Were there contributing / inhibiting factor(s) when the results were tried to be utilized?	<p>UGANDA:</p> <ul style="list-style-type: none"> - Inhibiting : Some of the ex-trainees do not work in micro finance related sector so their knowledge is not applicable; - The GOU only recognized conventional system (single window) - Ugandans still consider sharia as a religious based product rather than mutually beneficial micro finance product - Contributing: MAMIDECOT plans to launch sharia products for micro finance - MSC utilize its sharia scheme knowledge gained in the training to deal with IDB to get loan <p>The sharia products will be a sample for GOU</p> <p>KENYA:</p> <ul style="list-style-type: none"> - Inhibiting: Ignorance of the member of the MFIs. - The lack of human resources capacities in micro finance. - Not all SACCOS are member of KUSCCO - Contribution: Cooperation College always train SACCOS on micro finance related subjects 	<p>UGANDA: GOU pays serious attention to the introduction of sharia products to Ugandan MFIs</p> <p>KENYA:</p> <ul style="list-style-type: none"> - There is still need to expand human resources capacities in micro finance - There is still need for education of customers of the MFIs itself 	
3. Evaluation, Efficiency				
a)	Was the cost of inputs justified by the degree of achievement of the project's	Yes, indirect improvement in the micro finance sector → quality and quantity. For example the Director of		

No	Question	Remark	Result	Materials
	purpose?	NBFI of BOU said that after the training, the number and the quality of micro finance institution is increasing.		
b)	Were there contributing / inhibiting factor(s)?	<ul style="list-style-type: none"> - Inhibiting : potential risk of savings in unregulated small micro finance institutions - Contributing : A higher trust to SACCO than commercial bank. 	GOU will regulate Tier IV.	
4. Evaluation, Sustainability				
a)	a) When training results were utilized, was there support by institution / government?	<p>UGANDA: Support given:</p> <ul style="list-style-type: none"> - The government (RFSP), UCSCU are making training courses for MFIs in loan officials, risk management, accounting and governance - MSC had made training programs for network members <p>KENYA: Support given: Through facilitation and trainings for MFIs by Ministry of Cooperative</p>	The Commissioner for Micro Finance has pledged his commitment to cooperate in the training program and will nominate the most suitable participants	
b)	When training results were utilized, was there support by colleagues or any other parties?	Board members of MAMIDECOT agreed to utilize the training materials on sharia scheme to be implemented as their new product as soon as possible since there is no constraints to start.	The plan will be officially shared and approved in the Annual General Meeting of MAMIDECOT in March 2010	
5. Planning, Objectives				
a)	Is there a plan to utilize the remaining 2 implementations of this programme?	<p>UGANDA:</p> <ul style="list-style-type: none"> - Propose a nominee from MAMIDECOT - BOU will give input for the training curriculum 	AMFIU should be included in the list of network.	Materials from AMFIU: Directory of MFIs; PMT software and guide book;

No	Question	Remark	Result	Materials
		<ul style="list-style-type: none"> - The AMFIU members consist of professional MFIs, donor organization and stakeholders. AMFIU is Association of Micro Finance Institution in Uganda which provides information, technical support and capacity building programs regarding micro finance <p>KENYA: Propose a nominee frm KUSCCO</p>		Annual Report
b)	If yes, what are the objectives?	<ul style="list-style-type: none"> - To promote the sharia scheme wider - To enrich the training subject as well as to fulfill Uganda's need in micro finance development <p>KENYA: To further develop human resources capacities and to disseminate the training materials given during TCTP</p>	UCSCU is willing to explore possibilities in introducing sharia products to SACCOs	
c)	Is there an enabling environment (legal, institutional) to utilize the training outcome?	<p>UGANDA:</p> <ul style="list-style-type: none"> - Plans of starting a sharia product in MAMIDECOT as soon as possible - Plans to regulate sharia scheme before the parliament recess period May 2010 - MSC plans to conduct Training for Trainers using the training modules - MAMIDECOT plans to launch internet based connections to empower their communications in March 2010 during their annual General Members meeting - MAMIDECOT also plans to do an on-job training on sharia scheme after the follow up <p>KENYA: There is SACCOS Society Act in Kenya</p>	MAMIDECOT will launch its internet-based communications to support their microfinance development including the sharia products	

No	Question	Remark	Result	Materials
6. Planning, Participants				
a)	Which participants are expected	Practitioners level, because Indonesia have the comparative advantage to train the practitioners as said by ex-trainees	Participants for the TCTP 2010 and 2011 are practitioners from MFIs or dealing with MFIs activities among others from MAMIDECOT, RFSP, UCSCU and AMFIU	
b)	Are they in line with the objectives?	<ul style="list-style-type: none"> - Yes in terms of human resource development, by the sharing of knowledge from the ex trainees to their colleagues. The sharia scheme is being practiced in Uganda. - In the MAMIDECOT case the sharia product is planned to be offered on March 2010. 	There is need to monitor the application of the sharia scheme through the legal drafting said to be done before May 2010. GOU said that monitoring is important to maintain sustainability	
7. Planning, Contents				
a)	Are there any suggestions to the training contents	Training of Trainers program on Micro Finance	TOT is planned after product development of sharia	
8. Planning, Efficiency				
a)	How is the plan of cost? Who takes care of what, at which point?	<ul style="list-style-type: none"> - MSC will contribute to the cost of the program and will adjust their budget on this matter. The budget will be taken from the IDB grant for the training development. It is expected that the budget will be available after June 2010. - MAMIDECOT will provide the venue for the training course and local transport for the trainers during their stay in Masaka. They will also provide sensitization - After the follow up, the monitoring activities would be conducted as follows: <ul style="list-style-type: none"> ▪ Monthly by internet (email) ▪ Quarterly by teleconference using J-net facilities (Kampala – Jakarta). 	<ul style="list-style-type: none"> - Expert dispatch for capacity building on the development of sharia microfinance scheme - Follow up on the grant scheme from IDB especially the budget for training on capacity building to develop the sharia product MSC awaits contribution plan of training on starting sharia products from NAM CSSTC through which MSC will further anticipate its contribution Sensitization programme will be prepared and implemented, both in Kampala and Masaka 	
b)	How is the cost benefit of planned			

Attachment 14
Site Survey, Question Matrix

No	Question	Remark	Result	Materials
	activities?			



**THIRD COUNTRY TRAINING PROGRAMME ON
MICROFINANCE FOR AFRICAN REGION:
“ESTABLISHING AND MANAGING MICRO FINANCE
INSTITUTION”
(Jakarta and Yogyakarta, 19 July – 3 August 2010)**

TENTATIVE PROGRAMME

Date	Time	Training Subject	Speaker/Facilitator
Day 1 Mon, 19 Jul <i>CLASS</i>	09.00 - 09.30	Opening Session Photo Session	- NAM CSSTC - JICA - State Secretariat
	09.30 - 10.00	- Coffee break - Briefing on the Programme and Logistics - Check Participant's Expectations	- NAM CSSTC Participants
	10.00 - 12.00	Facilitated Discussion on the Country Papers	NAMCSSTC, TC
	12.00 - 12.30	Identification of Key Issues of the Country Papers	NAMCSSTC, TC
	12.30 - 13.30	Lunch	
	13.30 - 14.30	Indonesian Economic Development and Banking System	Trainer
	14.30 - 15.30	Introduction on Microfinance Development in Indonesia	Trainer
	15.30 - 15.45	Coffee break	
	15.45 - 17.00	Regulatory and Government Support on Microfinance Development	Trainer
Day 2 Tue, 20 Jul <i>CLASS</i>	09.00 - 10.30	Types of Microfinance in Indonesia	Trainer
	10.30 - 10.45	Coffee break	-
	10.45 - 12.30	Basic Operation of Microfinance : Banking Type	Trainer
	12.30 - 13.30	Lunch	-
	13.30 - 15.00	Basic Operation of Microfinance : Non-Banking Type	Trainer
	15.00 - 15.30	Coffee break, temporary check out and preparation to depart to Soekarno Hatta International Airport	-
	15.30	Enroute to Soekarno Hatta International Airport	Committee
	18.20	Depart to Yogyakarta by Air	Committee
Day 3 Wed, 21 Jul <i>CLASS</i>	09.00 - 09.30	Introduction on the Field Study Programme	TC, CS
	09.30 - 10.30	Leadership Exercises for Entrepreneurs	<u>Kubik Training & Consultancy</u> Jamil Azzaini
	10.30 - 10.45	Coffee break	Indrawan Nugroho Hotman Zainal Arifin
	10.45 - 12.15	Leadership Exercises for Entrepreneurs (<i>continued</i>)	
	12.15 -	Lunch	

Attachment 15
Tentative Programme of TCTP 2010

	13.15		
	13.15 - 14.45	Leadership Exercises for Entrepreneurs (<i>continued</i>)	
	14.45 - 15.00	Coffee break	
	15.00 - 17.00	Leadership Exercises for Entrepreneurs (<i>continued</i>)	
Day 4 Thu, 22 Jul CLASS	09.00 - 10.30	Introduction on the Conventional Scheme: Case of Rural Credit Bank : BPR Profidana Paramitra <i>The Historical Background and Organizational Structure</i>	Director Profidana, TC, Co Specialist Conventional
	10.30 - 10.45	Coffee break	-
	10.45 - 12.15	Discussion on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana Paramitra <i>Marketing Activity (Credit and Funding) and Supporting Activity</i>	Director Profidana, TC, Co Specialist Conventional
	12.15 - 13.15	Lunch	-
	13.15 - 14.45	Discussion on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana Paramitra <i>Marketing Activity (Credit and Funding) and Supporting Activity (continued)</i>	Director Profidana, TC, Co Specialist Conventional
	14.45 - 15.00	Coffee break	-
	15.00 - 17.00	Discussion on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana Paramitra <i>Marketing Activity (Credit and Funding) and Supporting Activity (continued)</i>	Director Profidana, TC, Co Specialist Conventional
Day 5 Fri, 23 Jul CLASS	09.00 - 10.30	Introduction on Sharia Scheme	Trainer
	10.30 - 10.45	Coffee break	-
	10.45 - 12.15	Regulatory Framework on Sharia Scheme in Indonesia	Trainer
	12.15 - 13.15	Lunch	-
	13.15 - 14.45	Sharia Products	Trainer
	14.45 - 15.00	Coffee break	-
	15.00 - 17.00	Sharia Products (<i>continued</i>)	Trainer
Day 6 Sat, 24 Jul		Free Programme (Visit Places of Interest)	
Day 7 Sun, 25 Jul		Free Programme (Visit Places of Interest)	
Day 8 Mon, 26 Jul CLASS	09.00 - 10.00	Introduction on the Sharia Scheme: Case of Sharia Microfinance Institution of BMT Beringharjo <i>The Historical Background and Organizational Structure</i>	Director BMT Beringharjo,TC, Co Specialist Syari'ah
	10.00 - 10.15	Coffee break	-
	10.15 - 12.15	Discussion on the Sharia Scheme: Case of Sharia Microfinance Institution of BMT Beringharjo <i>Marketing Activity (Credit and Funding) and Supporting Activity</i>	Director BMT Beringharjo, TC, Co Specialist Syari'ah
	12.15 -	Lunch	-

Attachment 15
Tentative Programme of TCTP 2010

	13.15		
	13.15 - 14.45	Discussion on the Sharia Scheme: Case of Sharia Microfinance Institution of BMT Beringharjo <i>Marketing Activity (Credit and Funding) and Supporting Activity (continued)</i>	Director BMT Beringharjo, TC, Co Specialist Syari'ah
	14.45 - 15.00	Coffee break	-
	15.00 - 17.00	Discussion on the Sharia Scheme: Case of Sharia Microfinance Institution of BMT Beringharjo <i>Marketing Activity (Credit and Funding) and Supporting Activity (continued)</i>	Director BMT Beringharjo, TC, Co Specialist Syari'ah
Day 9 Tue, 27 Jul FIELD	09.00 - 12.00	Field Studies at BPR Profidana Paramitra and BMT Beringharjo Group I: Study at BPR Profidana Paramitra Group II: Study at BMT Beringharjo	Director BPR Profidana, Director BMT Beringharjo, TC, Co Specialist Conventional, Co Specialist Syari'ah
	12.00 - 13.00	Lunch	
	13.00 - 16.00	Field Studies at BPR Profidana Paramitra and BMT Beringharjo Group I: Study at BPR Profidana Paramitra (<i>continued</i>) Group II: Study at BMT Beringharjo (<i>continued</i>)	Director BPR Profidana, Director BMT Beringharjo, TC, Co Specialist Conventional, Co Specialist Syari'ah
Day 10 Wed, 28 Jul FIELD	09.00 - 12.00	Field Studies at BPR Profidana Paramitra and BMT Beringharjo Group I: Study at BMT Beringharjo Group II: Study at BPR Profidana Paramitra	Director BPR Profidana, Director BMT Beringharjo, TC, Co Specialist Conventional, Co Specialist Syari'ah
	12.00 - 13.00	Field Studies at BPR Profidana Paramitra and BMT Beringharjo Group I: Study at BMT Beringharjo (<i>continued</i>) Group II: Study at BPR Profidana Paramitra (<i>continued</i>)	Director BPR Profidana, Director BMT Beringharjo, TC, Co Specialist Conventional, Co Specialist Syari'ah
Day 11 Thu, 29 Jul FIELD	09.00 - 12.00	Visit BPR Profidana Paramitra Client	Director BPR Profidana, TC, Co Specialist Conventional
	12.00 - 13.00	Lunch	
	13.00 - 16.00	Visit BMT Beringharjo Member	
Day 12 Fri, 30 Jul CLASS	09.00 - 10.00	Facilitated Discussion to Identify Key Issues of Microfinance Institution's Role in Supporting Small and Medium Enterprises Development	TC, NAM CSSTC
	10.00 - 10.15	Coffee Break	
	10.15 - 12.00	- Synthesis of the Field Study Programme - Wrap-up of the Overall Sessions	TC, NAM CSSTC
	12.00 - 13.00	Lunch	
	13.00 - 14.00	Introduction on the Preparation of Back Home Plan	TC, NAM CSSTC
	14.00 - 15.00	Discussion on Topics of Hack Home Plan prepared by participants	TC, NAM CSSTC
	15.00 - 15.15	Coffee Break	
	15.15 -	Preparation of Back Home Plan	Participants

Attachment 15
Tentative Programme of TCTP 2010


	17.00		
Day 13 Sat, 31 Jul	09.00 11.00	- Preparation to depart to Jakarta - Depart to Jakarta by Air	- Participants - Committee
Day 14 Sun, 1 Aug		Free Programme	
Day 15 Mon, 2 Aug <i>CLASS</i>	09.00 - 17.00	Finalization of Back Home Plan by Country	Participants
Day 16 Tue, 3 Aug <i>CLASS</i>	09.00 - 11.00	Presentation of Back Home Plan	NAM CSSTC, TC
	11.00 - 11.15	Coffee break	
	11.15 - 12.15	Facilitated Overall Evaluation	NAM CSSTC, TC
	12.15 - 13.15	Lunch	
	13.15 - 14.00	- Certificate Awarding - Closing Session	- Participants' Representative - NAM CSSTC - JICA - State Secretariat

**THE RECORD OF DISCUSSIONS
BETWEEN
THE RESIDENT REPRESENTATIVE OF
JAPAN INTERNATIONAL COOPERATION AGENCY INDONESIA OFFICE
AND
THE AUTHORITIES CONCERNED OF THE GOVERNMENT OF THE
REPUBLIC OF INDONESIA
ON THE THIRD COUNTRY TRAINING PROGRAM**

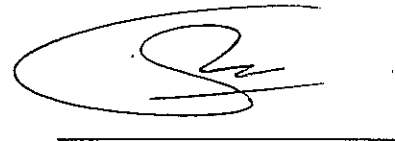
Japan International Cooperation Agency (hereinafter referred to as "JICA") through the Resident Representative of JICA Indonesia Office had a series of discussions with the authorities concerned of the Government of the Republic of Indonesia with the respect to the framework of a training course in the field of **Micro Finance for African Region** under JICA's Third Country Training Program, and to the desirable measures to be taken by both Government to ensure the successful implementation of the course.

Based on the above discussions, the Resident Representative of JICA Indonesia Office and the authorities concerned of the Government of the Republic of Indonesia agreed to recommend to their respective Governments the matters referred to in the documents attached hereto.

Jakarta, 13 September 2007



SAKAMOTO Takashi
Resident Representative
Japan International Cooperation Agency
Indonesia Office



Suprpto
Head of Bureau for
Technical Cooperation
State Secretariat

ATTACHED DOCUMENT

The Government of Japan and the Government of the Republic of Indonesia will cooperate with each other in organizing a training course in the field of **Micro Finance for African Region** (hereinafter referred to as “the Course”) under JICA’s Third Country Training Program.

The Government of the Republic of Indonesia will conduct the Course with the support of the technical cooperation scheme of the Government of Japan. The Course will be held once a year from Japanese Fiscal Year (JFY) 2007 to JFY 2011, subject to annual consultation between both Governments. The Course will be conducted in accordance with the followings:

1. TITLE

The Course will be entitled “**Micro Finance for African Region: Establishing and Managing Micro Finance Institution**”.

2. PURPOSE

The purpose of the Course is to provide the participants from African countries with an opportunity to improve their knowledge and techniques in the field of micro finance, especially in establishing and managing micro finance institution. The Course will also provide participants the opportunity to exchange ideas, information and experiences among themselves.

3. OBJECTIVES

At the end of the Course, the participants are expected to have improved and upgraded the relevant techniques and knowledge of:

- 3-1 applying different techniques to establish micro finance institution;
- 3-2 applying appropriate method in monitoring and managing microfinance institution (MFI) operations;
- 3-3 enhancing the capabilities to develop business plan and learn the experience among country’s operation.

4. DURATION

The duration of the Course will be approximately three (3) weeks and the Course for JFY 2007 (hereinafter referred to as “the first Course”) will be held on 5 - 20 November 2007.

5. CURRICULUM

Tentative curriculum of the first Course is attached as **ANNEX I**

6. INVITED COUNTRIES

The Government of the following countries will be invited to apply by nominating applicant(s) for the Course:

- | | | | |
|----------------|--------------|-------------|------------------|
| (1) Algeria | (2) Ethiopia | (3) Kenya | (4) Madagascar |
| (5) Mozambique | (6) Namibia | (7) Nigeria | (8) South Africa |
| (9) Tanzania | (10) Uganda | (11) Zambia | (12) Zimbabwe |

7. NUMBER OF PARTICIPANTS

The number of participants from the invited countries shall not exceed twelve (12) in total.

8. LECTURER

The lecturers/trainers for the Course will come from Indonesia under coördination of the **Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC)** and Japan (if necessary).

9. QUALIFICATIONS FOR APPLICANTS

Applicants for the Course are:

- 9-1 to be nominated by their respective Governments in accordance with the procedure stipulated 11-1 below;
- 9-2 to be presently engaged or expected to be engaged in the future in the field of micro finance;

- 9-3 to have practical experience at least 1 (one) year in the field of micro finance particularly active involved in community development program;
- 9-4 To have a basic knowledge in financial analysis and credit delivery;
- 9-5 to be under forty five (45) years of age;
- 9-6 to have a good command of spoken and written in English;
- 9-7 to be in good health, both physically and mentally, in order to complete the Course.

10. FACILITIES AND INSTITUTIONS

The class sessions of the Course will be conducted at Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC) in Jakarta. Field studies will be conducted outside Jakarta.

11. APPLICATION PROCEDURES

- 11-1 A Government applying for the Course on behalf of its nominee(s) shall forward two (2) copies of the prescribed application form for each nominee to the Government of the Republic of Indonesia through diplomatic channels not later than forty (40) days before the commencement of the Course;
- 11-2 The Government of the Republic of Indonesia will inform the applying Government, through diplomatic channels, whether or not the applicant(s) is/are accepted to the Course not later than twenty (20) days before the commencement of the Course.

12. MEASURES TO BE TAKEN BY THE GOVERNMENT OF JAPAN AND THE GOVERNMENT OF INDONESIA

In organizing and implementing the Course, both Governments will take the following measures in accordance with the relevant laws and regulations in force in each country

The schedule of the Course implementation is attached as **ANNEX II**

12-1 The Government of the Republic of Indonesia

12-1-1 Coordinating Committee for International Technical Cooperation, State Secretariat (hereinafter referred to as "State Secretariat")

- (1) To forward General Information brochures (hereinafter referred to as "G.I.") to the Government of invited countries through its diplomatic channels
- (2) To receive application forms and forward them to Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC)
- (3) To notify the results of the selection of participants to the respective Governments through its diplomatic channels.
- (4) To monitor and facilitate the course implementation in coordination with the concerned institution.

12-1-2 Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC)

- (1) To formulate the tentative curriculum as **ANNEX I**
- (2) To draft and print the General Information brochures (G.I.)
- (3) To assign an adequate number of its staff as lecturers/instructors for the Course
- (4) To provide its training facilities and equipment for the Course
- (5) To select participants for the Course, and notify to State Secretariat Office and JICA Indonesia Office (hereinafter referred to as "the JICA Office") of the results
- (6) To arrange accommodation for participants
- (7) To arrange international tickets for the participants from invited

- countries in coordination with the JICA Office and meet and see them off at the airport
- (8) To arrange domestic study tour(s) as a part of the Course
 - (9) To arrange budgetary measures to cover the cost of conducting the Course, excluding the expenses financed by the Government of Japan. A tentative estimate of expenses for the first Course is attached as **ANNEX III**
 - (10) To issue certificates to the participants who have successfully completed the Course
 - (11) To submit a course report to the JICA Office and State Secretariat Office within thirty (30) days after the termination of the Course
 - (12) To submit a statement of expenditure with the receipt and other documentary evidence necessary to verify the expenditure stated above within thirty (30) days after the termination of the course
 - (13) To coordinate any matters related to the Course.

12-2 The Government of Japan

- 12-2.1 To dispatch Japanese lecturer(s), in accordance with the normal procedures of its technical cooperation scheme, who will give the necessary advice to the NAM CSSTC and deliver some of the lectures. This, however, is subject to the JICA budget available for this purpose, and to the number of suitable expert(s) in Japan. The NAM CSSTC is expected to inform the JICA office of request for JICA short-term expert(s) not later than the annual consultation. In case, if the short-term expert(s) is difficult to be dispatched, JICA shall consider the necessity to facilitate such a distance lecture(s) through JICA-Net facilities as a measure to promote a "distance technical cooperation." However, NAM CSSTC is expected to inform the JICA Office of request for using JICA-Net facilities for distance lecture(s) from Japan at least two (2) months before the commencement of the Course. At the moment the distance lecture(s) through JICA-Net facilities only

possible to be conducted in Jakarta where the equipment installed, and distance lecturing networking could be expanded to Japan with Asian Countries. Expenses for conducting lecture(s) will be covered by the budget of JICA.

- (1) To bear the following expenses through JICA
(A tentative estimate of expenses for the Course is attached as ANNEX III)
 - a) Expenses relevant to participants from invited countries such as international economy-class air fare, accommodation, per diem and medical insurance premium
 - b) Expenses relevant to the NAM CSSTC such as study tour(s), textbooks, teaching aids, expendable supplies, copies, honoraria for external lecturer(s) and opening and closing ceremonies.

13. PROCEDURE FOR REMITTANCE AND EXPENDITURE

Remittance of funds for expenses to be borne by the Government of Japan and the expenditure thereof will be arranged in accordance with the following procedures:

- 13-1 NAM CSSTC will open a bank account in Indonesia to receive the funds remitted by JICA, and inform the JICA Office of the name of the bank, the account code number and the name of the account holder
- 13-2 NAM CSSTC will submit to the JICA Office a bill of estimate for the expenses to be borne by the Government of Japan not later than sixty (60) days before the commencement of the Course
- 13-3 JICA will assess the bill of estimate and remit the assessed amount of expenses to the account mentioned in 13-1 above within thirty (30) days after the receipt of the bill of estimate
- 13-4 NAM CSSTC will submit to the JICA Office a statement of expenditure within thirty (30) days after the termination of the Course

- 13-5 In case there is any unspent remainder of the amount remitted by JICA, NAM CSSTC will reimburse the unspent amount to JICA in accordance with the advice given by JICA. The funds allocated for the flight fare, accommodation, per diem and medical insurance premiums shall not be appropriated for any other purposes
- 13-6 When requested by JICA, NAM CSSTC will make available for JICA's reference all the receipts and other documentary evidence necessary to verify the expenditure stated in 13-4 above.

14. OTHERS

The attached document and the following Annexes attached hereto shall be deemed to be part of the Record of Discussions:

ANNEX I : Tentative Curriculum of the Course (for JFY 2007)

ANNEX II : Schedule of Course Implementation (for JFY 2007)

ANNEX III: Tentative Estimate of Expenses for the First Course (for JFY 2007)

ANNEX I
TENTATIVE CURRICULUM OF THE COURSE
(JFY 2007)

Basically the training curriculum is divided into 2 (two) Cluster Sessions, namely: **Class Session** and **Field Session**. The basic training subjects are described as follows:

Class Session:

- Module 1: General Overview on the Indonesian Economy and Banking System
- Module 2: Microfinance Development
- Module 3: Establishing and Managing MFI
- Module 4: Financial Strategy
- Module 5: Business and Strategic Planning
- Module 6: Accounting for MFI
- Module 7: Management Information System
- Module 8: Introduction and Exercises on Loan Application and Management

Field Session:

Field Study on Different MFI Practices of Rural Credit Bank and Sharia Financial Institution will be conducted using Module 8

Notes:

Weekday: Monday to Friday (Course Sessions)

Weekend: Saturday and Sunday (Break for Social Activities)

Effective Time for Class Session: 09:00 to 17:00

Effective Time for Field Session: 09:00 to 17:00

ANNEX II
SCHEDULE OF COURSE IMPLEMENTATION
(JFY 2007)

MONTH	INDONESIAN SIDE	JAPANESE SIDE
February 2007	Submission of Appropriate Document on TCTP	Consideration
August 2007	Finalization of TCTP Document	Approval
August 2007	Preparation of General Information (G.I) and Application Form	Approval
August/September 2007	Distribution of G.I	Assistance
September/October 2007	Receipt of Application, Selection & Notification of the Participants	Remittance of Expenses
October 2007	Technical Preparation	Assistance
November 2007	Implementation of TCTP*	Monitoring
December 2007	Reporting	Approval

* See on the following pages

TENTATIVE PROGRAMME
(5 – 20 November, 2007)

Date	Time	Training Subject	Speaker/Facilitator
Day 1 Mon, 5 Nov	08.30 - 09.00	Opening Session	- NAM CSSTC - JICA - State Secretariat
	09.00 - 09.30	Photo Session	-
	09.30 - 12.00	Coffee break	-
	12.00 - 13.00	Presentation of Country Papers	Participants
	13.00 - 14.30	Lunch	-
	14.30 - 15.00	Indonesian Economic Development and Banking System	Trainer (Class)
	15.00 - 16.30	Coffee break	-
Day 2 Tue, 6 Nov	09.00 - 10.30	Indonesian Policy on Microfinance Development	Trainer (Class)
	10.30 - 11.00	Principles of Microfinance and Rating System for Microfinance Development	-
	11.00 - 12.30	Coffee break	-
	12.30 - 13.30	Microfinance for Small Business Development	Trainer (Class)
	13.30 - 15.00	Lunch	-
	15.00 - 15.30	Pre-requisite for the Establishment of MFI	Trainer (Class)
	15.30 - 17.00	Coffee break	-
Day 3 Wed, 7 Nov	09.00 - 10.30	Process of MFI Establishment	Trainer (Class)
	10.30 - 11.00	Community-based MFI	-
	11.00 - 12.30	Coffee break	-
	12.30 - 13.30	Sharia MFI	Trainer (Class)
	13.30 -	Lunch	-
		Basic Difference of Micro-bank, Cooperative, and	Trainer (Class)

	15.00	Other Microfinance Groups	
	15.00 - 15.30	Coffee break	-
	15.30 - 17.00	MFI Control and Supervision	Trainer (Class)
Day 4 Thu, 8 Nov	09.00 - 10.30	Saving Mobilization, Loan Products and Analysis	Trainer (Class)
	10.30 - 11.00	Coffee break	-
	11.00 - 12.30	Delinquency/Risk Management	Trainer (Class)
	12.30 - 13.30	Lunch	-
	13.30 - 15.00	Theory of Business and Strategic Planning	Trainer (Class)
	15.00 - 15.30	Coffee break	-
	15.30 - 17.00	Practices of Business and Strategic Planning	Trainer (Class)
Day 5 Fri, 9 Nov	09.00 - 10.30	Product Development	Trainer (Class)
	10.30 - 11.00	Coffee break	-
	11.00 - 12.30	Standard Operational Procedure	Trainer (Class)
	12.30 - 13.30	Lunch	-
	13.30 - 15.00	Asset/Liability Management	Trainer (Class)
	15.00 - 15.30	Coffee break	-
	15.30 - 17.00	Basic Accounting and Its Practices for MFI	Trainer (Class)
Day 6 Sat, 10 Nov	-		-
Day 7 Sun, 11 Nov	-		-
Day 8 Mon, 12 Nov	09.00 - 10.30	Concept of Management Information System (MIS)	Trainer (Class)
	10.30 -	Coffee break	-

	11.00		
	11.00 - 12.30	MIS-based Madani Microbanking System (MMS) Development	Trainer (Class)
	12.30 - 13.30	Lunch	-
	13.30 - 15.00	Application of MMS	Trainer (Class)
	15.00 - 15.30	Coffee break	-
	15.30 - 17.00	Network and Linkages	Trainer (Class)
Day 9 Tue, 13 Nov	09.00 - 09.30	Briefing on the 'Back Home Plan'	NAM CSSTC
	09.30 - 10.00	Briefing on the Field Study Programme	NAM CSSTC
	11.00	Depart to Bandung	Committee
Day 10 Wed, 14 Nov	09.00 - 10.00	Introduction on the Objective and Methodology of the Field Study for Rural Credit Bank (coffee served)	Trainer (Class)
	10.00 -10.30	Trip to Field Site	Committee
	10.30 -13.00	Exercises on loan application for Rural Credit Bank	Trainer and Facilitator
	13.00 -14.00	Lunch	-
	14.00 - 17.00	Exercises on loan management for Rural Credit Bank (coffee served)	Trainer and Facilitator
Day 11 Thu, 15 Nov	09.00 - 10.00	Introduction on the Objective and Methodology of the Field Study for Sharia Financial Institution (coffee served)	Trainer (Class)
	10.00 -10.30	Trip to Field Site	Committee
	10.30 -13.00	Exercises on loan application for Sharia Financial Institution	Trainer and Facilitator
	13.00 -14.00	Lunch	-
	14.00 - 17.00	Exercises on loan management for Sharia Financial Institution (coffee served)	Trainer and Facilitator
Day 12 Fri, 16 Nov	09.00 - 11.00	Wrap-up of the Field Study	Trainer (Class)
	12.00 - 13.00	Lunch	-

	13.00	Depart to Jakarta	Committee
<u>Day 13</u> Sat, 17 Nov	-		
<u>Day 14</u> Sun, 18 Nov	-		
<u>Day 15</u> Mon, 19 Nov	09.00 - 17.00	Preparation of Back Home Plan	Participants (Class)
<u>Day 16</u> Tue, 20 Nov	09.00 - 12.00	Presentation of Back Home Plan by Country (coffee served)	Participants (Class)
	12.00 - 13.00	Lunch	-
	13.00 - 14.00	- Closing Session - Certificate Awarding	- Participants' Representative - NAM CSSTC - JICA - State Secretariat

ANNEX III
TENTATIVE ESTIMATE OF EXPENSES FOR THE FIRST COURSE
(JFY 2007)

EXPENSE ITEMS	BREAKDOWN	TOTAL AMOUNT		CONTRIBUTION		
				NAM CSSTC	JICA	
		(000 Rp)	(US \$)	(000 Rp)	(000 Rp)	(US \$)
I. PREPARATION STAGE (FIELD SURVEY)						
1. Travel Expenses (Jkt-Bdg-Jkt)	2 persons x Rp. 150	300		300		
2. Perdiem Allowance	2 persons x 4 days x Rp. 350	2,800		2,800		
3. Accommodation	2 persons x 3 nights x Rp. 450	2,700		2,700		
SUB-TOTAL I		5,800	0	5,800	0	0
II. INVITATION EXPENSES						
1. Participants Travel Expenses						
a. Algeria	1 person x US\$ 2,914		2,914			2,914
b. Ethiopia	1 person x US\$ 1,296		1,296			1,296
c. Kenya	1 person x US\$ 1,190		1,190			1,190
d. Madagascar	1 person x US\$ 3,493		3,493			3,493
e. Mozambique	1 person x US\$ 3,520		3,520			3,520
f. Namibia	1 person x US\$ 3,093		3,093			3,093
g. Nigeria	1 person x US\$ 1,790		1,790			1,790
h. South Africa	1 person x US\$ 1,130		1,130			1,130
i. Tanzania	1 person x US\$ 1,100		1,100			1,100
j. Uganda	1 person x US\$ 1,430		1,430			1,430
k. Zambia	1 person x US\$ 3,284		3,284			3,284
l. Zimbabwe	1 person x US\$ 3,175		3,175			3,175
2. Per Diem Allowances for Participants	12 persons x 17 days x US\$ 20		4,080			4,080
3. Accommodation for:						

a. Instructors	8 persons x 1 night x Rp. 450	3,600			3,600	
b. Participants	12 persons x 17 nights x Rp. 450	91,800			91,800	
c. Instructor Coordinator	1 person x 10 nights x Rp. 450	4,500		4,500		
4. Insurances for participants	12 persons x US\$ 40		480			480
5. Visa on Arrival for participants (maximum 5 persons)	5 persons x Rp 225	1,125		1,125		
6. Airport tax (Departure at Sockarno-Hatta International Airport)	12 persons x Rp. 100	1,200		1,200		
7. Stop Over Fee for participants (maximum 4 persons)	1 persons x US\$ 90 x 2		180			180
SUB TOTAL II		102,225	32,155	6,825	95,400	32,155
III. TRAINING EXPENSES						
1. Honoraria for:						
a. Instructors	46 hours x Rp. 500	23,000		2,300	20,700	
b. Field Facilitators	1 person x 2 locations x Rp. 5,000	10,000		10,000		
c. Instructor Coordinator	1 person x 8 days x Rp. 750	6,000		6,000		
2. Field Trip Expenses	1 bus x 4 days x Rp. 2,500	10,000		10,000		
3. Expendable Supplies:						
a. Training Kit (bag, map, ball point, block note, etc) for Participants, Instructor, OC, SC	25 persons x Rp. 150	3,750		3,750		
b. Banner	2 units x Rp. 1500	3,000		3,000		
c. Office Consumables	10 days x Rp. 500	5,000		5,000		
4. G.I. Printing						
a. General Information and	50 expl x Rp. 20	1,000		1,000		

Invitation						
b. Certificate for Participants, Instructors, Field Projects	25 persons x Rp. 10	250		250		
5. Textbook and Papers						
a. Training Materials	8 Modules x Rp. 5.000	40,000		40,000		
b. Multiplying Training Materials	8 Modules x 20 persons x Rp. 30	4,800		4,800		
c. Multiplying Country Paper	12 papers x 20 persons x Rp. 10	2,400		2,400		
6 Food (Non Participant)	20 persons x 10 days x Rp. 175	35,000		35,000		
7. Others:						
a. Communication expenses (telephone, mail, fax, post, and courier)	3 months x Rp. 5.000	15,000		15,000		
b. Documentation (film, album, photographer, film printing)	Lump Sum	2,000		2,000		
8. Opening Ceremony	25 persons x 1 x Rp. 50	1,250		1,250		
9. Closing Ceremony	10 persons x 1 x Rp. 50	500		500		
SUB TOTAL III		162,950	0	142,250	20,700	0
GRAND TOTAL		270,975	32,155	154,875	116,100	32,155

CONTRIBUTION	(000 Rp)	(US\$)	(000 JPY)	PERCENTAGE
TOTAL	270,975	32,155	7,331,136.6250	100%
JICA	116,100	32,155	5,319,310.3750	72.56%
NAM CSSTC	154,875	0	2,011,826.2500	27.44%

Conversion Rate : Aug 07

US\$ 1 = ¥ 118.52500

US\$ 1 = Rp. 9,124.32640

Rp. 1 = ¥ 0.01299

**AMENDMENT OF THE RECORD OF DISCUSSIONS
BETWEEN
THE RESIDENT REPRESENTATIVE OF JICA INDONESIA OFFICE
AND
THE AUTHORITIES CONCERNED OF THE GOVERNMENT OF THE
REPUBLIC OF INDONESIA
ON THE THIRD COUNTRY TRAINING PROGRAM**

THIS AMENDMENT OF THE RECORD OF DISCUSSIONS, made and entered into this 1st day of April, 2010 and between Japan International Cooperation Agency (hereinafter referred to as “JICA”) and State Secretariat (hereinafter referred to as “SETNEG”), as the amendment of the original Record of Discussion on a training course in the field of **Micro Finance for African Region** under JICA’s Third Country Training Program signed on the 13th day of September 2007 by and between JICA and SETNEG (hereinafter referred to as the “Original R/D”).

WITNESSETH:

The parties hereby agree as follows:

1. Article 3. OBJECTIVES of the Original R/D shall be amended as follows.

At the end of the Course, the participants are expected to have improved and upgraded the relevant techniques and knowledge of:

- 3-1 applying different techniques to establish micro finance institution;
- 3-2 applying appropriate method in monitoring and managing microfinance institution (MFI) operations;
- 3-3 enhancing the capabilities to develop business plan and learn the experience among country’s operation.

After the Course, the participants are expected to have implemented their respective Back Home Plans (BHP) which were prepared during the Course. If the BHP is identified as successfully implemented in the participant's country, by the request of the beneficiary country, the BHP is supported through follow-up cooperation and continuous monitoring.

2. As one of the successful cases of the BHP and follow-up cooperation, concept and work plan for the Republic of Uganda are attached.

3. Article 6. INVITED COUNTRIES of the Original R/D shall be amended as follows.

The Governments of invited countries shall be limited up to five (5) countries per course. The invited countries shall be determined every year based on the outcome of the Course.

4. All the other articles of the Original R/D shall remain unchanged.

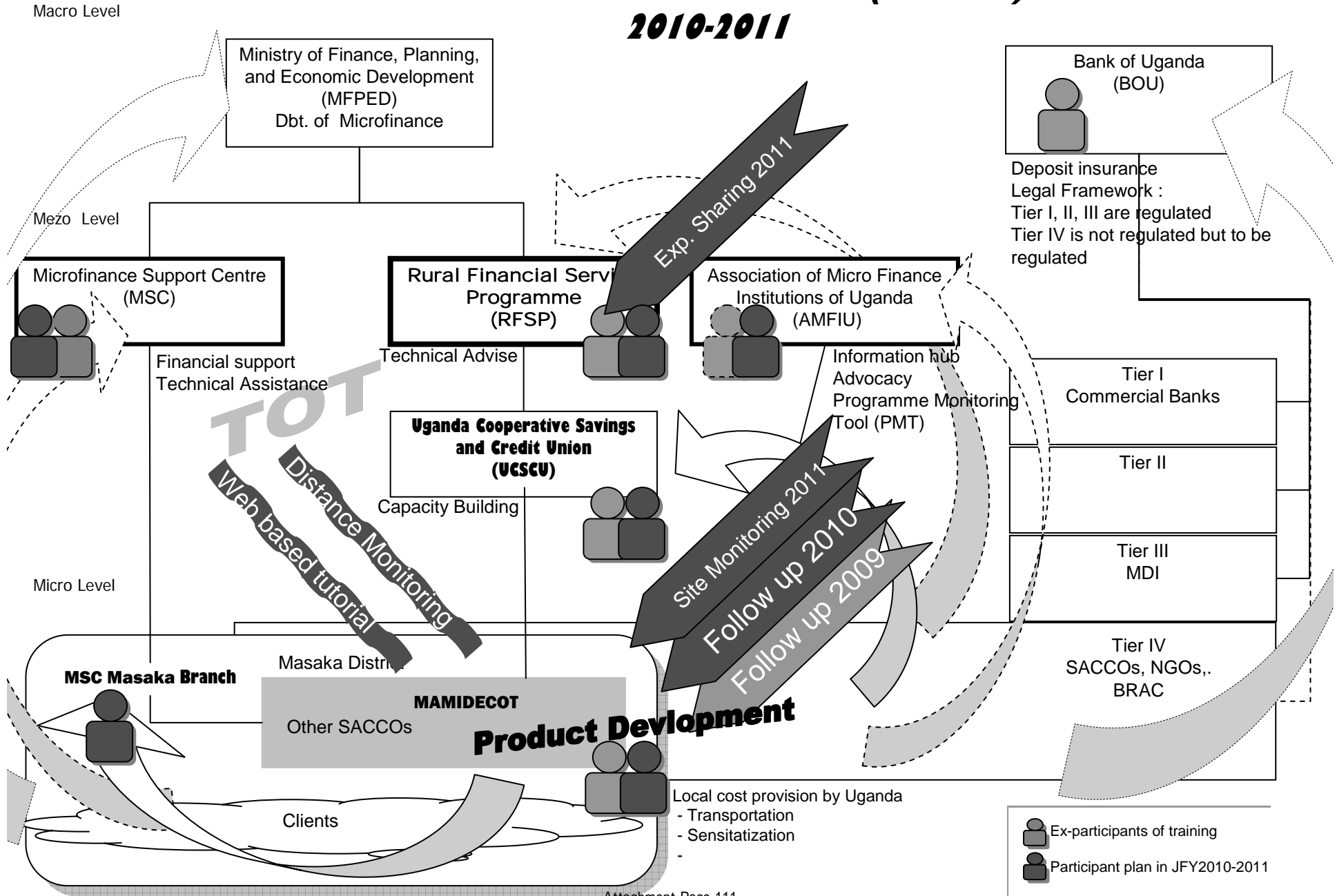
IN WITNESS WHEREOF, the parties hereto caused this amendment of agreement to be signed, as of the day and year first above written, in their respective names in duplicate, each party retaining one (1) one copy thereof.

SAKAMOTO Takashi
Resident Representative

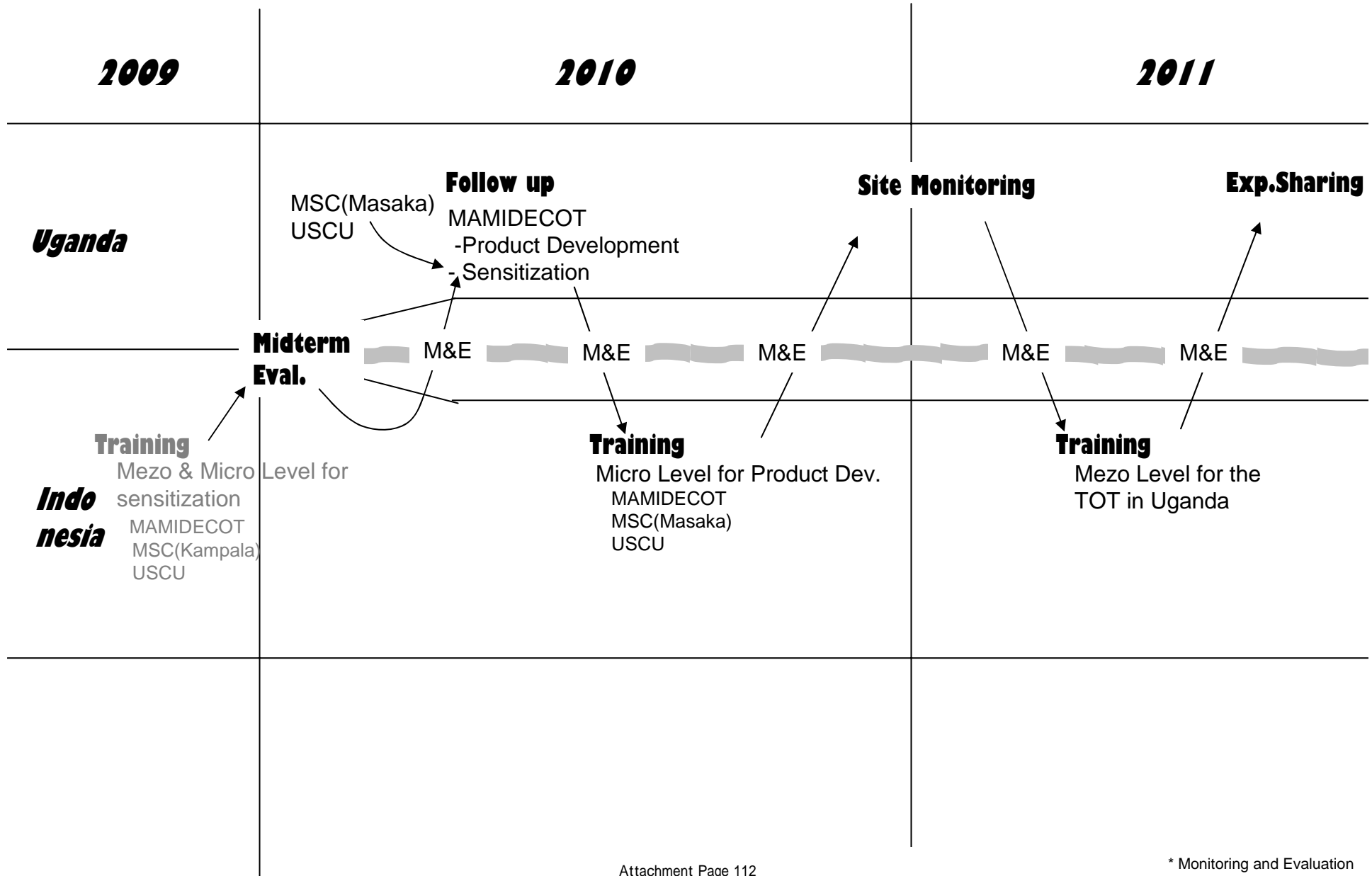
JICA Indonesia Office

Rika Kiswardani
Head of Bureau for Technical
Cooperation
State Secretariat

Concept of Sharing Indonesian Experiences on Sharia Products for Micro Finance with Practitioners (Tentative) 2010-2011



Work Plan for Sharing Indonesian Experiences on Sharia Products for Micro Finance with Practitioners 2010-2011 (Tentative)



Committee Member List

1. State Secretariat
 - (1) Mr. Suprpto, Director, Bureau for Technical Cooperation
 - (2) Ms. Rika Kiswardani, Acting Director, Bureau for Technical Cooperation
 - (3) Mr. Mukhammad Fahrurrozi, Head, TCDC Division, Bureau for Technical Cooperation
 - (4) Mr. Erdin Djuwita, TCDC Division, Bureau for Technical Cooperation
 - (5) Mr. Iqbal Mochammad, TCDC Division, Bureau for Technical Cooperation

2. Aid for Development Effectiveness Secretariat
 - (1) Mr. Tubagus Achmad Choesni, Deputy Chairperson, Working Group on Capacity Building and Knowledge Management

3. Ministry of Foreign Affairs
 - (1) Ms. Esti Andayani, Director, Directorate of Technical Cooperation
 - (2) Mr. Mr. Idhi Maryono, Deputy Director, Directorate of Technical Cooperation
 - (3) Mr. Meri Binsar Simorangkir, Directorate of Technical Cooperation
 - (4) Mr. Rendra Kusumawardana, Directorate of Social-Cultural Affairs and International Organization for Developing Countries
 - (5) Ms. Nefertiti Hindratmo, Directorate of Technical Cooperation

4. Non-Aligned Movement, Centre for South-South Cooperation
 - (1) Ms. Esti Andayani, Director
 - (2) Mr. Achmad Reofi'ie, Assistant Director for Programme
 - (3) Mr. Subandiyo, Assistant Director for Administration and Finance

5. JICA Indonesia Office
 - (1) Ms. Krismasari Dinur, Senior Representative
 - (2) Ms. Nakazawa Shigeki, Project Formulation Advisor
 - (3) Ms. Kartika Lingga, Program Officer
 - (4) Ms. Angel Renwarin, Program Officer

