

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

**Annex  
Responded Questionnaire  
(Electronic File Only)**

**March 2010**

**State Secretariat**

**Ministry of Foreign Affairs**

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

**Japan International Cooperation Agency**

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:	Algeria
Name:	ALLAM Amel
Month and Year of Participation:	Month _____ Year 2008
Current Position/Organization:	Ministry of Small and Medium Enterprises and Handicraft
Position/Organization at the time of training:	Ministry of Small and Medium Enterprises and Handicraft

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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? (1= <i>inappropriate</i> , 2= <i>somewhat appropriate</i> , 3= <i>moderately appropriate</i> , 4= <i>highly appropriate</i> )	1	2	3 x	4
	Please briefly describe: it was very interesting for me and for my organization but actually we are not working with microfinance.				
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= <i>not appropriate</i> , 2= <i>fair</i> , 3= <i>moderate</i> , 4= <i>most appropriate</i> )	1	2	3	4 x
	Please briefly describe: We need in our country to develop microfinance				
1.3	Do you feel your basic knowledge on microfinance met the training course qualifications? (1= <i>not met</i> , 2= <i>somewhat met</i> , 3= <i>moderately met</i> , 4= <i>highly met</i> )	1	2	3 x	4
	Please briefly describe:				
1.4	What is the possibility of implementing the microfinance learning subjects obtained from the training course in your office/organization? (1= <i>not possible</i> , 2= <i>somewhat possible</i> , 3 = <i>moderately possible</i> , 4= <i>highly possible</i> )	1	2	3 x	4
	Please briefly describe: specially in sharia microfinance				
1.5	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= <i>disagree</i> , 2= <i>fair</i> , 3= <i>moderate</i> , 4= <i>agree</i> )	1	2	3	4 x
	Please briefly describe:				
1.6	Do you think that support from Japan to this training course was visible? (1= <i>disagree</i> , 2= <i>fair</i> , 3= <i>moderate</i> , 4= <i>agree</i> )	1	2	3	4 x
	Please briefly describe:				

## 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 x	4
	<i>Please briefly describe:</i>				
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		x		
	b. Right after the training course				x
	c. Current situation			x	
<i>Please briefly describe:</i> Just after the training my knowledge level was high , but now it is moderate because I'm working in incubators and our Ministry we didn't engaged any action to promote microfinance					
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		x		
	b. Right after the training course			x	
	c. Current situation			x	
<i>Please briefly describe:</i>					
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			x	
	b. Current situation		x		
<i>Please briefly describe:</i>					
2.5	Do you find your Back Home Plan useful as the output of learning process?	YES		NO	
	<i>Please briefly describe:</i> Yes, but it request the intervention of many partners that we mast convince them				

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 x	3	4
Please briefly describe:					
2.7	To what degree the following factors have supported you to utilize knowledge and skill learned from the training course in your work? (1=less supportive, 2=slightly supportive, 3=moderately supportive, 4=highly supportive)	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					
Please briefly describe: I can't response to this question because actually we didn't engage any action in microfinance					
2.8	What is the possibility of transferring the Indonesian model of microfinance development to your office/country? (1= not possible, 2=somewhat possible , 3=moderately possible, 4=fully possible)	1	2	3 x	4
Please briefly describe: It can be possible specially in our Islamic banks					
2.9	How you find other positive or negative impacts of the training course? (1= less, 2= fair, 3=moderate, 4=high)	1	2	3	4
a. Positive impact				x	
b. Negative impact					
Please briefly describe:					

### 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? (1=less fruitful, 2=fairly fruitful, 3=moderately fruitful, 4= highly fruitful)	1	2	3 x	4
Please briefly describe: It was moderately fruitful because I've presented all what we have done in Indonesia, and my heads officers have appreciated the Indonesian microfinance experience. I proposed to our Minister to engage a partnership with you or GTZ. Actually we have a program with GTZ in one region of Algeria					

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#### 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
	<i>Please briefly describe:</i> After the training I've invited my colleagues to share my knowledge and skill. It was in Arabic if you want I can send it to you				x
4.2	How frequent you share your knowledge and skill to others? (1=none, 2=fair, 3=moderate, 4= high)	1	2	3	4
	<i>Please briefly describe:</i>			x	
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
	<i>Please briefly describe:</i>			x	
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
	<i>Please briefly describe:</i>		x		
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
	<i>Please briefly describe:</i> We need technical assistance		x		
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				x
	b. My level of knowledge and skill are not enough to catch up with the dynamic demand of works			x	



	c. There are externality constrains, such as lack of budget or supporting equipments/facilities												x																																																																
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4.7	Do you agree with the following statements which promote the development of the knowledge and skill of microfinance in your office/organization? (1=less promoting, 2=fairly promoting, 3=moderately promoting , 4=highly promoting)	1	2	3	4																																																																								
	a. High priority of the training programme in the government policy												x																																																																
	b. Appropriate planning of activities												x																																																																
	c. Appropriate provision of budget												x																																																																
	d Availability of equipments and materials												x																																																																
	e. Appropriate support from my organization												x																																																																
	f. Support from externality												x																																																																
	<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? (1=none, 2=almost none, 3=occasionally, 4=often)					Yes					No	x																																																																	
	<i>If your answer is yes, please specify the activities:</i>																																																																												
		<table border="1"> <thead> <tr> <th rowspan="2">Organization</th> <th colspan="12">Follow-up Activities</th> </tr> <tr> <th colspan="4">Refreshing training</th> <th colspan="4">Seminar</th> <th colspan="4">Others (eg: Survey)</th> </tr> <tr> <th>Office/Organization/Ministry which ex-trainee works for</th> <th>1</th><th>2</th><th>3</th><th>4</th> <th>1</th><th>2</th><th>3</th><th>4</th> <th>1</th><th>2</th><th>3</th><th>4</th> </tr> </thead> <tbody> <tr> <td>JICA</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> <tr> <td>Other Institutions (Please identify)</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </tbody> </table>												Organization	Follow-up Activities												Refreshing training				Seminar				Others (eg: Survey)				Office/Organization/Ministry which ex-trainee works for	1	2	3	4	1	2	3	4	1	2	3	4	JICA	1	2	3	4	1	2	3	4	1	2	3	4	Other Institutions (Please identify)	1	2	3	4	1	2	3	4	1	2	3	4
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4.9	Have you attended other training courses in the related field after the training course in Indonesia?					Yes					No	x																																																																	
	<i>If your answer is yes, please specify the supporting organization and name of training</i>																																																																												
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**5. LESSONS LEARNED AND RECOMMENDATION:**

5.1 What lessons can be extracted from your training participation:

- It was a very interesting experience for me
- Invite other participants from other Algerian organization like the Micro Credit Agency.
- Propose you assistance or a mutual project to create micro finance institution between Algeria and Indonesia (if it is possible )

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 : Algeria  
Telephone Number : 00213 21 71 49 20 or 00213 21 71 45 45  
Fax Number :  
Mobile Phone Number : 00213553230855  
E-mail Address : amallam16@yahoo.fr

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](mailto:rofii@csstc.org)

*Thank you for your cooperation*

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:	Ethiopia
Name:	Eshetu Abtew Mamed
Month and Year of Participation:	27 July – August 2009
Current Position/Organization:	Credit Officer
Position/Organization at the time of training:	Credit Officer

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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? (1=inappropriate, 2=somewhat appropriate, 3=moderately appropriate, 4= highly appropriate)	1	2	3	4
	<i>Since credit is one of the measure input to strengthen MSEs, the knowledge obtained from the training has practically assisted us while modifying the existing Credit modality and in Supporting the beneficiaries.</i>				✓
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4
	Definitely, it is appropriate.				✓
1.3	Do you feel your basic knowledge on microfinance met the training course qualifications? (1=not met, 2=somewhat met, 3=moderately met, 4=highly met)	1	2	3	4
	<i>Yes, I feel but Sharia scheme, which was new for me.</i>		✓		
1.4	What is the possibility of implementing the microfinance learning subjects obtained from the training course in your office/organization? (1=not possible, 2=somewhat possible, 3 =moderately possible, 4=highly possible)	1	2	3	4
	<i>Most of the training courses, particularly, the Conventional MF type have been implemented for the past few years through out the Country. The MFIs are implementing following almost those procedures and products. So, the training helped my Agency in capacitating and upgrading the Credit Officer knowledge to work smoothly with MFIs.</i>			✓	
1.5	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4
	<i>The training courses, the Conventional type of MF, given by Indonesian may not have significance difference to the other countries. However, I would like to appreciate the coordination and evaluation procedure given to class and field session during the training.</i>		✓		
1.6	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4
				✓	

## 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
	<i>I understood most of the issues.</i>			✓	
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			✓	
<i>Before the training I was working by reading the MFIs modalities to facilitate the credit to MSEs. However, after the training, and then, I have a chance to understand more about micro finances /the technical words and types of loan products/ clearly, while preparing and implementing Credit Modalities</i>					
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			✓	
<i>See the answer given to 2.2</i>					
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		✓		
<i>Even though my communication skill /habit/ was not strong, I have been discussing on major issues with most of the participants to share some experiences.</i>					
2.5	Do you find your Back Home Plan useful as the output of learning process?	YES		NO	
	<i>Yes, I got it.</i>	✓			
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>The Agency has partially implemented the Back Home Plan. For example, Awareness creation for Higher Officials organized and then the diagnostic study for selected business types has been conducted. The stakeholders have been discussed on the study document for two days. The Cluster Committee's Memorandum and other guide lines used for Network have been ready. Hence, we are found on formation of Networks in the pilot town.</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? (1=less supportive, 2=slightly supportive, 3=moderately supportive, 4=highly supportive)	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>since the course didn't incorporate about cluster in detail, I dare not say the training course support was significant,</i>					
2.8	What is the possibility of transferring the Indonesian model of microfinance development to your office/country? (1= not possible, 2=somewhat possible, 3=moderately possible, 4=fully possible)	1	2	3	4
	<i>It is moderately possible for the Sharia scheme may require more additional time to be realized in the country.</i>			√	
2.9	How you find other positive or negative impacts of the training course? (1= less, 2= fair, 3=moderate, 4=high)	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? (1=less fruitful, 2=fairly fruitful, 3=moderately fruitful, 4= highly fruitful)	1	2	3	4
	<i>After the training, I have commented the existing Credit memorandum. I have taken the initiation to introduce the Cluster. ,I prepare the Cluster Development plan of The Region. I directed the team and participated in the Diagnostic Study and awareness creation workshop.</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
	<i>There is plan for the Agency to modify the existing Credit modality in order to make smooth for the network members. After the credit modality has been adjusted, we will organize workshops for Zonal and district officers on that modality, More over, we will train the cluster development agents of the pilot town, and provide technical support to other town to have knowledge about Cluster.</i>			√	
4.2	How frequent you share your knowledge and skill to others? (1=none, 2=fair, 3=moderate, 4= high)	1	2	3	4
	<i>Please briefly describe:</i>			√	
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
	<i>Fairly convinced, this is because upgrading training courses will essential for sustainability.</i>		√		
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
	<i>already we have started on one pilot town sine the Back Home plan get great attention by our regional government .Even at the national level the policy aspects got due attention. So, our effort will be strengthen to get the work sustain. However, experiences from Asian country may be important for great achievement and sustainability. Interest rate diversified based on duration.. Interest rate increases as the term increases. for example, for short, medium &amp; long term</i>			√	
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
	<i>Please briefly describe:</i>			√	
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>Budget for capacity building / technical and managerial training, experience sharing/ of the network members and support institutions, for market promotion and to establish the common facility and upgrading their technologies. equipments for common facility /computers and office furniture/ etc</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? (1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting)											1	2	3	4																																																																												
	a. High priority of the training programme in the government policy													√																																																																													
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## 5. LESSONS LEARNED AND RECOMMENDATION:

5.1 What lessons can be extracted from your training participation:

- Arranging punctual training program ,
- understand different credit types,
- Diversified Interest rate based on time duration.
- Custer approach for MSEs effective development

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:

- Has to implement the plan efficiently and effectively.
- Send the appropriate person for the training.

2. For JICA:

- Financial and technical support for those on going Back Home Plan implementation.
- Visiting and encouraging the projects.

3. For NAM CSSTC:

- Financial and technical support for those on going Back Home Plan implementation.
- Visiting and encouraging the projects.

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 : Ethiopia  
Telephone Number : 251 0582 206276 /Office/ 251 0582 207294/Residence/  
Fax Number : 251 0582 206279 /Office  
Mobile Phone Number : 251 0918 727439  
E-mail Address : sosdwt@yahoo.com

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](mailto:rofii@csstc.org)

*Thank you for your cooperation*

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:	MADAGASCAR
Name:	RALISOA FARA NY HERY
Month and Year of Participation:	Month      November      Year 2007
Current Position/Organization:	Head of studies/Ministry of Economy and Industry
Position/Organization at the time of training:	Head of studies/Ministry of Economy and Industry

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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? (1=inappropriate, 2=somewhat appropriate, 3=moderately appropriate, 4= highly appropriate)	1	2	3 ✓	4
Please briefly describe:					
This microfinance training has helped the organization improve its part on monitoring and evaluating some national projects working in this field					
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3 ✓	4
Please briefly describe:					
As stated in the five years Madagascar Action Plan (from 2007 to 2012), commitment six, challenge 4, the financial system in Madagascar suffers from limited competition and access to medium or long term financing is low. Therefore, within this strategy, Madagascar plans to strengthen the efficiency and network of microfinance institutions which have real potential to promote this sector.					
1.3	Do you feel your basic knowledge on microfinance met the training course qualifications? (1=not met, 2=somewhat met, 3=moderately met, 4=highly met)	1	2	3 ✓	4
Please briefly describe:					
As economist, microfinance has been one of the basic subjects I've studied at the university. Later on, in the field of job experience, I've already worked for a microfinance institution (for 02 years and a half as a manager) and then for a primary bank (for 06 months in charge of SME's clients). Actually, as a head of studies in monitoring and evaluating national projects, microfinance development is one of the concerns of these projects. More real and kinds of experience in establishing and managing micro finance institution lack in my basic knowledge.					
1.4	What is the possibility of implementing the microfinance learning subjects obtained from the training course in your office/organization? (1=not possible, 2=somewhat possible, 3 =moderately possible, 4=highly possible)	1	2	3	4 ✓
Please briefly describe:					
The ministry of Economy and Industry has few departments that have as main part to establish and elaborate Madagascar economic policy (microfinance development is one of its main purpose) within planning macroeconomic development indicators (with other public institutions and international institutions), monitoring and evaluating national projects and programs and planning this development itself. In this way, all these departments need the implementation of the microfinance learning subjects in the Ministry (indicators, trend, experiences, performance and microfinance development as well). It will be helpful for this Ministry in charge of this part.					

1.5	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4 √
	<p><i>Please briefly describe:</i></p> <p>Indonesian experiences of microfinance are far developed and modern compared with those of Madagascar. This is above all in terms of its part in the financial system (numbers of institutions, amount of saving and loan, loss and benefits...), its part in the all economic development (its impact on job creation, on monetary regulation...). Besides, the sharia microfinance scheme is newness for Madagascar. Its principles may meet Malagasy values principle and can help us fight against serious poverty in rural areas (note that more than 70% of Malagasy people are peasants).</p>				
1.6	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4 √
	<p><i>Please briefly describe:</i></p> <p>JICA representatives have done credit to the opening and ending ceremonies that has encouraged the participants, the majority of the materials and tools (soft copies, bags, cd,...) used during the training were marked with JICA signs, the allowances given by JICA (for housing, eating...) were rather sufficient with regards to our needs...All this means, JICA has brought valuable supports to this training.</p>				

## 2. EFFECTIVENESS

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

2.1	In general, how do you find the training course subjects? (1=not understood, 2=somewhat understood, 3=moderately understood, 4=fully understood)	1	2	3	4
	<i>Please briefly describe:</i> From the major contents of the training course taught by the facilitators, the exchange of participants' different experiences and above all due to the well organization of the training, the overall goal and the objectives of the training could be fully understood: improve and upgrade knowledge and techniques in the field of microfinance, acquire the ability to apply different techniques to develop various microfinance products, apply appropriate method in establishing and managing microfinance institution (MFI) operations, enhance the capabilities to develop business plan and learn the experiences of different countries' operations.				✓
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			✓	
	<i>Please briefly describe:</i> Attending this training has helped me know other countries' experiences in the field of establishing and managing MFI. Furthermore, it has upgraded my knowledge from the lived experience of the cases in Indonesia (field studies). Actually, I know how deep potential we do have in microfinance. Good governance with more professionalization can improve microfinance development in Madagascar.				
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			✓	
	<i>Please briefly describe:</i> Due to appropriate learning process (good organization, field studies, shared experiences..) from the training, my skill capability on microfinance has been upgraded: understanding of principles, indicators... Since then, I've never felt as capable as I'm to identify each MFI's development potential (weaknesses and strengths...), the probable way to improve its performance within indicators.				
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			✓	
	<i>Please briefly describe:</i>				



	<p>Actually, I can realize that on the one side, without these shared participants' experiences, I couldn't measure how far improvement Madagascar has to implement (no real references) in microfinance. On the other side, I'm optimist to know we do still have potentials to develop it.</p>				
2.5	<p>Do you find your Back Home Plan useful as the output of learning process?</p>	YES √		NO	
	<p>Please briefly describe:</p> <p>At the same time, it should translate my understanding of the training subjects (a kind of resume) and a tool for our country to compare our microfinance development level to those of other African countries. Besides, it brings suggestion to our microfinance key of development.</p>				
2.6	<p>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)</p>	1	2	3 √	4
	<p>Please briefly describe:</p> <p>As some of the national projects and programs to be monitored don't work in the field of microfinance and also the newness of sharias' scheme to our country. I think, we may need a rather long time to make Malagasy people understand and agree its principle.</p>				
2.7	<p>To what degree the following factors have supported you to utilize knowledge and skill learned from the training course in your work? (1=less supportive, 2=slightly supportive, 3=moderately supportive, 4=highly supportive)</p>	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		√		
	<p>Please briefly describe:</p> <p>Contents of the training course are complete in terms of knowledge. Nevertheless, it seemed like each participant level of background skills in MFI are slightly different so that the performance of each participant to master the course must have been different in some contents(not discrimination but need of leveling each background knowledge)</p>				
2.8	<p>What is the possibility of transferring the Indonesian model of microfinance development to your office/country? (1= not possible, 2=somewhat possible, 3=moderately possible, 4=fully possible)</p>	1	2	3 √	4
	<p>Please briefly describe:</p> <p>Although Sharia scheme as type of MFI is newness in Madagascar with regards to the Malagasy value, it can work in Madagascar. Indonesia has great kinds of MFI (banks, cooperatives, LPD, NGO...). There has to be good government financial policy in order to extend microfinance in banking system in our country.</p>				
2.9	<p>How you find other positive or negative impacts of the training course? (1=less, 2=fair, 3=moderate, 4=high)</p>	1	2	3	4

a. Positive impact				√
b. Negative impact	√			
<i>Please briefly describe:</i> We've got more positive impacts than negative ones because there have been given various kinds of MFI contents and reach skilled shared during the training. Above all, the field study has helped understand well the theories taught by the facilitators.				

### 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? (1=less fruitful, 2=fairly fruitful, 3=moderately fruitful, 4= highly fruitful)	1	2	3 √	4
<i>Please briefly describe:</i> Microfinance development is really important for Madagascar which country has serious difficulties in financing resources. Most of Malagasy people seem to be concerned with and most of MSE					

#### 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
<p><i>Please briefly describe:</i></p> <p>It will depend on the availability of the person. However, as one of our part is to publish annual report on national program and project evaluation (hereby MFI), there's automatically sharing of knowledge. In addition to that, sometimes, there's rotating of function in our department, that requires transfer of knowledge</p>					
4.2	How frequent you share your knowledge and skill to others? (1=none, 2=fair, 3=moderate, 4= high)	1	2 ✓	3	4
<p><i>Please briefly describe:</i></p> <p>In case of rotating of function; within each report(in general annual or every six months</p>					
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
<p><i>Please briefly describe:</i></p> <p>Yes, I'm. There have been given interesting and complete contents of microfinance (establishing, managing, rating, supervision, SOS...) that can help our country improve MFI development policy.</p>					

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
<p>Please briefly describe:</p> <p>As a matter of fact, our department has to develop deep linkage (almost many works to do) with private sector and host foreign investment to implement and develop microfinance policy.</p>					
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
<p>Please briefly describe:</p> <p>It shall be due to the fact that microfinance system meets the needs of financing system in the country (small-scale...)</p>					
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				√	
<p>Please briefly describe:</p> <p>Actually, the political instability of Madagascar hinders the development of the country. Its impacts on real and financial sectors are relevant.</p>					
4.7	Do you agree with the following statements which promote the development of the knowledge and skill of microfinance in your office/organization? (1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting)	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			√		
<p>Please briefly describe:</p> <p>Although microfinance development is one of the challenges stated in MAP, its implementation requires great funding which is not available enough, yet.</p>					
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	Yes		No √	

	training course? (1=none, 2=almost none, 3=occasionally, 4=often)												
	<i>If your answer is yes, please specify the activities:</i>												
	Organization	Follow-up Activities											
		Refreshing training				Seminar				Others (eg: Survey)			
	Office/Organization/Ministry which ex-trainee works for	1	2	3	4	1	2	3	4	1	2	3	4
	JICA	1	2	3	4	1	2	3	4	1	2	3	4
	Other Institutions (Please identify)	1	2	3	4	1	2	3	4	1	2	3	4
4.9	Have you attended other training courses in the related field after the training course in Indonesia?											Yes	No √
	<i>If your answer is yes, please specify the supporting organization and name of training</i>												
	Supporting Organization	Name of the Training											
	In country :												
	Overseas :												

**5. LESSONS LEARNED AND RECOMMENDATION:**

5.1 What lessons can be extracted from your training participation:

Other countries shared experiences in the field of establishing and managing microfinance institutions (above all Indonesian ones), during this training have helped each participant improve their own basic knowledge in this field. Indonesian microfinance system is rather developed so that it's worthy to transfer some of its principles in Madagascar. With regards to the volume of the contents of the training, it might be helpful to extend the duration of the training. In addition to that, it might be more interesting to make participate one and only one participant from each country in order to facilitate cohabitation and communication between foreigners.

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. <u>For your Office/Organization:</u>  None
2. <u>For JICA:</u>  None
3. <u>For NAM CSSTC:</u>  None

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 : MADAGASCAR  
  
Telephone Number :  
Fax Number :  
Mobile Phone Number : +261320501519  
E-mail Address : [ralifarany@yahoo.fr](mailto:ralifarany@yahoo.fr)

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](mailto:rofii@csstc.org)

*Thank you for your cooperation*

**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: MOZAMBIQUE  
 Month and Year of Training Course: \_\_\_\_\_  
 Month \_\_\_\_\_ Year 2007  
 Current Position: \_\_\_\_\_  
 Name of Institution/Organization: NATIONAL DIRECTOR ADJUTANT OF LA  
MINISTRY OF FINANCE

**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

- (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-term Evaluation for Third Country Training Programme on Microfinance

I. RELEVANCE

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

How far is the appropriateness of the microfinance training course with your organization's needs? (1 = not appropriate, 2=fair, 3=moderate, 4=most appropriate)

1	2	3	4
			✓

Please briefly describe: Mozambique needs to achieve and follow different experiences of MFI's in the world. Mozambique is a developing country and has more than 50% of its population in rural areas which needs financial services.

How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1 = not appropriate, 2=fair, 3=moderate, 4=most appropriate)

1	2	3	4
			✓

Please briefly describe: In Mozambique there are few MFI's in rural areas. There are many private banks and some banks owned by state which focused their activities in commercial credits. There is no concessional credits for agricultural sector.

Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1 = disagree, 2=fair, 3=moderate, 4=agree)

1	2	3	4
			✓

Please briefly describe: Yes. In Indonesia we had an opportunity to get knowledge of Sharia system which is particularly relevant for countries fighting for reduce levels of poverty.

Do you think that support from Japan to this training course was visible? (1 = disagree, 2=fair, 3=moderate, 4=agree)

1	2	3	4
			✓

Please briefly describe: Yes. The financial support of Japan was visible because there are evidence of building a strong MFI's in Africa region.

How fair your office/organization selected the nominees, particularly in term of equality (gender) point of view? (1=still men-biased, 2=somewhat fair, 3=moderately fair, 4=absolutely fair)

1	2	3	4
			✓

Please briefly describe: Mozambique is one of the southern Africa country where gender is respected. Organs such as parliament, government and trade market are being create opportunity to achieve the goal of millennium.

## 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: I've been learning about microfinance since 2004 and I am improved by point of view about the history of microfinance.				
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: The number of MFIs are increasing every year since 1990.				
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: Before regulation and subsidized the small groups of poor women to invest in microbusiness.				
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: The Indonesian experience is useful. The BPR became the largest microfinance system in Indonesia which is able to motivate meztamban government to follow it.				
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: Yes. There are more micro and small enterprises and cooperatives since 2007 which focused their activities.				

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
Please briefly describe: <i>Yes, The report has a plan about institutional strategies and management.</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
Please briefly describe: <i>Yes, It's very attractive to share experience about microfinance and to find or meet the clients and why do they use this MFI financial services.</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
Please briefly describe: <i>Yes, The globalization of world trade make the technology spread rapidly to all countries.</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
Please briefly describe: <i>Yes, The MFI's is a way to alleviate poor particularly Mozambican women to improve their lives.</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
Please briefly describe: <i>My office/organization is developing legal framework which emphasizes favorable policy environment and define the relationships with MFI to its customers and methodologies credits.</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 <span style="float: right;">✓</span> b. The ex-trainee level knowledge and skill are not enough to catch up with the dynamic demand of the office/organization <span style="float: right;">✓</span> c. There are constrains such as lack of budget or supporting equipments/facilities <span style="float: right;">✓</span>					
Please briefly describe: <i>A financial crisis in international markets hinder economic growth.</i>					

promoting)

a. High priority of training programme within the government policy

b. Well planned of training programme

c. Appropriate provision of budget for training programme

Please briefly describe:

This challenges are proprietary and as a strategy for poverty alleviation.

Any cooperation programmes within country and other external organizations for the similar training course?

Yes

No



If your answer is yes, please specify the programmes and name of the external agencies.

Supporting Organization	Type of Cooperation
In country :	
Overseas :	

LESSONS LEARNED AND RECOMMENDATION:

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

The Indonesian system is a model which other MFIs are inspired. The visit fields is a better methodology that can improve the ex-trainee skills.

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

For your Office/Organization: Reducing the bureaucracy for the investors on MFIs.

For JICA: Continue to support the developing countries to build and extend financial services for the poor.

**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:	South Africa
Name:	Mandisa Queeneth Matyeka
Month and Year of Training Course:	Month Year 2007
Current Position:	Training and Development Manager
Name of Institution/Organization:	Women Development Businesses

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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

## Mid-Term Evaluation for Third Country Training Programme on Microfinance

- 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? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	✓
	<p>Please briefly describe:</p> <p>The Micro Finance training is most appropriate for our Organisation, more especially now that the Organisation is experiencing rapid growth that comes with the opening of new Branches and Regions and Employment of new staff members.</p>				
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	✓
	<p>Please briefly describe:</p> <p>Most appropriate more especially now that the Micro Finance sector in South Africa has managed to secure several meetings with the Ministry of Trade and Industry about implementation of MFI regulatory framework in the country.</p>				
1.3	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	✓
	<p>Please briefly describe:</p> <p>Agree – It was relevant more especially with the experience i gathered from the trainings in India and Bangladesh</p>				
1.4	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	✓
	<p>Please briefly describe:</p> <p>Agree – In South Africa some of the Micro Finance Institutions are still very small and they cannot be able to finance their staff members to attend high level training like this, as such the support the country receive from Japan is visible.</p>				
1.5	How fair your office/organization selected the nominees, particularly in term of equality (gender) point of view? (1=still men-biased, 2=somewhat fair, 3=moderately fair, 4=absolutely fair)	1	2	3	✓
	<p>Please briefly describe:</p> <p>Absolutely fair, more especially now that I am working for the training department in our</p>				

office and partly the Association for MFI's in South Africa. The selection for both offices is good.
--



**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	✓
	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				
	<p><i>Please briefly describe:</i>                      The Ex- trainees knowledge and skill is very high, all the trainees have moved from their lower position to higher position. Some have move out of their organization to the Wholesale Micro Finance of the Country and some volunteer to work for the MFI's Association In order to impart the knowledge to the other MFI's in the Country.</p>				
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	✓
	a. Before the training course				
	b. After the training course				
	<p><i>Please briefly describe:</i>                      Highly benefited after the training, and the trainees were move from Operations Department to Training Department because of the knowledge gained .</p>				
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	✓	3	✓
	<p><i>Please briefly describe:</i>                      Somewhat possible for our organization because we have already applied most of the techniques learned during training and highly possible for the sector as the South African MFI's are currently lobbying for special dispensation and MFI Legislation from the Government.</p>				
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				✓
	<p><i>Please briefly describe:</i>                      Very high</p>				
2.5	Any relation between the training course result with microfinance-supported	1	2	3	✓

	micro-small enterprises development in your office/organization/country? (1=least related, 2=somewhat related, 3=moderately related, 4=highly related)				
	Please briefly describe:  Highly related more especially now that our office is setting up new branches ,the setting up of MIS is not a big problem.				

### 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	√
	Please briefly describe:  Concretely yes as all trainees brought their back home plan in order to improve.				
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)	√	2	3	4
	Please briefly describe:  Not concerned have been conducted properly and accordingly in our organization.				
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	√
	Please briefly describe:  Highly Convinced.				
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	√
	Please briefly describe:  Highly applicable, because the trainees they are able to think independently in dealing with the organizational issues in the.				
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	√	4
	Please briefly describe:				

	Moderate				
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		√		
	<p><i>Please briefly describe:</i></p> <p>Even though the ex-trainee is transferred to the different position it is related to the subjects and there is no hindrance in the level of knowledge and skills gained on training.</p>				
4.7	Do you agree with the following statements which promote the development of knowledge and skill of microfinance in your office/organization? (1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting)	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				√
	<p><i>Please briefly describe:</i></p> <p>I highly promote the training to continue in order to assist the emerging MFI's to gain more knowledge about Micro Finance Institutions.</p>				
4.8	Any cooperation programmes within country and other external organizations for the similar training course?	Yes		√	
	<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?

1. The most important lesson learned is that the Trainees develop a very good Back Home Plan at the end of the training and they are able to implement it to their organization, the only challenge is when the organization does not have enough funds.
2. Knowledge improvement is very high.

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:

None

2. For JICA:

None

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 : 5<sup>th</sup> Floor, Bester Brown center  
10 Paul Kruger Street  
Nelspruit, 1200  
Telephone Number : +27(13) 752 2179  
Fax Number : +27(13) 756 9820  
Mobile Phone Number : +27(83) 689 9999  
E-mail Address : [Queenethm@wdb.co.za](mailto:Queenethm@wdb.co.za)

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 : [rofi@csstc.org](mailto:rofi@csstc.org)

*Thank you for your cooperation*

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:	South Africa
Name:	Musa Mbingo
Month and Year of Participation:	Month August Year 2009
Current Position/Organization:	General Manager
Position/Organization at the time of training:	General Manager

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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? (1=inappropriate, 2=somewhat appropriate, 3=moderately appropriate, 4= highly appropriate)	1	2	3	4
					✓
	Please briefly describe: The course was very appropriate with my orgaisation's needs. I now teach the conceprt to other SACCOs				
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4
					✓
	Please briefly describe: As an apex organization we now train countrywidw using tools obtained in the course.				
1.3	Do you feel your basic knowledge on microfinance met the training course qualifications? (1=not met, 2=somewhat met, 3=moderately met, 4=highly met)	1	2	3	4
					✓
	Please briefly describe: I had basic training in micro finance. That basic knowledge met the requirements				
1.4	What is the possibility of implementing the microfinance learning subjects obtained from the training course in your office/organization? (1=not possible, 2=somewhat possible, 3 =moderately possible, 4=highly possible)	1	2	3	4
					✓
	Please briefly describe: We have started implementing some of the subjects in our microfinance institution				
1.5	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4
					✓
	Please briefly describe: The Indonesian experience is the samed as the ones used internationally. So it is relevent				
1.6	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4
					✓
	Please briefly describe: The Japan support was ver much visible through flight tickets purchased and attendance in				

*closing ceremony to give wise words*



## 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: The course was well understood					
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 I now know a lot especially the Moslem banking:					
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: My skill has increased a great deal					
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: Theect it back home plan was usefull. We are currently working on finding money to ef					

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> Trying to get funding		√		
2.7	To what degree the following factors have supported you to utilize knowledge and skill learned from the training course in your work? (1=less supportive, 2=slightly supportive, 3=moderately supportive, 4=highly supportive)	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? (1= not possible, 2=somewhat possible, 3=moderately possible, 4=fully possible)	1	2	3	4
	<i>Please briefly describe:</i>			√	
2.9	How you find other positive or negative impacts of the training course? (1= less, 2= fair, 3=moderate, 4=high)	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? (1=less fruitful, 2=fairly fruitful, 3=moderately fruitful, 4= highly fruitful)	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? (1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting)										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? (1=none, 2=almost none, 3=occasionally, 4=often)										Yes		No																																																																
	<i>If your answer is yes, please specify the activities:</i>																																																																												
	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th rowspan="2">Organization</th> <th colspan="12">Follow-up Activities</th> </tr> <tr> <th colspan="4">Refreshing training</th> <th colspan="4">Seminar</th> <th colspan="4">Others (eg: Survey)</th> </tr> </thead> <tbody> <tr> <td>Office/Organization/Ministry which ex-trainee works for</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> <tr> <td>JICA</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> <tr> <td>Other Institutions (Please identify)</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> <td>1</td><td>2</td><td>3</td><td>4</td> </tr> </tbody> </table>													Organization	Follow-up Activities												Refreshing training				Seminar				Others (eg: Survey)				Office/Organization/Ministry which ex-trainee works for	1	2	3	4	1	2	3	4	1	2	3	4	JICA	1	2	3	4	1	2	3	4	1	2	3	4	Other Institutions (Please identify)	1	2	3	4	1	2	3	4	1	2	3	4
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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](mailto:rofii@csstc.org)

*Thank you for your cooperation*

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:	UGANDA	
Name:	COLIN AGABALINDA	
Month and Year of Participation:	Month OCTOBER - NOVEMBER	Year 2008
Current Position/Organization:	OPERATIONS MANAGER	
Position/Organization at the time of training:	ACTING OPERATIONS MANAGER	

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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? (1=inappropriate, 2=somewhat appropriate, 3=moderately appropriate, 4= highly appropriate)	1	2	3	4 ✓
<i>My organization is mandated by government to support a Rural financial services infrastructure through out the country. The Training Programme is therefore very relevant to the needs of my organization.</i>					
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4 ✓
<i>Uganda's current development plan emphasizes the provision of microfinance services to all Ugandans and so the training course is very appropriate.</i>					
1.3	Do you feel your basic knowledge on microfinance met the training course qualifications? (1=not met, 2=somewhat met, 3=moderately met, 4=highly met)	1	2	3	4 ✓
<i>As was indicated in my CV upon application for the training programme. I hold a Masters Degree in Business Administration and have over 10 Years work experience in Banking &amp; Microfinance</i>					
1.4	What is the possibility of implementing the microfinance learning subjects obtained from the training course in your office/organization? (1=not possible, 2=somewhat possible, 3 =moderately possible, 4=highly possible)	1	2	3	4 ✓
<i>My organization is mandated by government to support a Rural financial services infrastructure through out the country by providing Capacity building and training to Microfinance Institutions. The Training Programme is therefore very relevant to the needs of my organization.</i>					
1.5	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4 ✓
<i>Definitely yes....the Indonesian experience is so rich and even has got the Sharia Microfinance that many countries can learn from.</i>					
1.6	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4 ✓
<i>Yes, we had representatives from JICA officiating at the Opening and Closing ceremonies of the Programme. Additionally, all material hand-outs given during the training and other souvenirs all had the JICA logo imprinted on them. The Application process too required participants to copy the application to JICA Offices in their respective countries</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
	<i>The training was delivered by professionals with vast knowledge on the subject matter and relevant hand-outs were given for future reference.</i>				✓
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				✓
	<i>Whereas I am qualified and have 10 year experience in Microfinance as described in 1.3 above, I had never attended any external formal microfinance training in managing Microfinance Institutions. Therefore the training gave me more knowledge, skills and exposure.</i>				
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				✓
	<i>Same as 2.2 above</i>				
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				✓
	<i>I had never had any opportunity in my 10 year career to experience microfinance experiences from any other country other than my own until I attended the training.</i>				
2.5	Do you find your Back Home Plan useful as the output of learning process?	YES ✓		NO	
	<i>Yes I do find my Back-Home Plan useful... already due to my back home plan, the participants for the 2009 TCPC were selected to build on the back home plan we made for TCPC of 2008. it will even be better if it is fully implemented</i>				
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>I am following up with NAM CSSTC and Government of Uganda to ensure that the implementation of the plan is completed</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? (1=less supportive, 2=slightly supportive, 3=moderately supportive, 4=highly supportive)	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				✓
2.8	What is the possibility of transferring the Indonesian model of microfinance development to your office/country? (1=not possible, 2=somewhat possible, 3=moderately possible, 4=fully possible)	1	2	3	4
	<i>As explained above, and consistent with the Back Home Plan for 2008 and 2009 TCPC</i>			✓	

<i>participants, we are following up with NAM CSSTC and Government of Uganda to ensure that the implementation of the plan is completed</i>					
2.9	How you find other positive or negative impacts of the training course? (1= less, 2= fair, 3=moderate, 4=high)	1	2	3	4
	a. Positive impact				√
	b. Negative impact	√			

### 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? (1=less fruitful, 2=fairly fruitful, 3=moderately fruitful, 4= highly fruitful)	1	2	3	4
	<i>As explained above, the training equipped with skills, renewed knowledge and exposure that I did not possess prior to the training. Upon my return I was confirmed in my position and I oversee operations that are aimed at building management capacity of microfinance institutions in the entire country. Therefore my absence from work for the 3 weeks of training can be justified in view of the improved capacity I acquired and how it is now benefiting my organization and microfinance industry in the country (Uganda)</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 ✓
	<i>As explained above, I am a manager with a team of staff that I supervise. Therefore my day-to-day interaction is by default a mentor-mentee relationship. Therefore transfer of knowledge is continuously by association and supervision</i>				
4.2	How frequent you share your knowledge and skill to others? (1=none, 2=fair, 3=moderate, 4= high)	1	2	3	4 ✓
	<i>As explained above</i>				
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 ✓
	<i>Most especially when our back home plan is fully supported and implemented and the sharia finance scheme has been introduced to uganda</i>				
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
	<i>As explained above, with required support it will be sustainable.</i>				
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 ✓
	<i>Under our back home plan we proposed to have a TOT (Training of trainers) with view to create a continuous trickle down effect</i>				
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>I entirely agree that the above scenarios if in place can be a hindrance to development of knowledge and skills in my organization...however none of them have been a problem thus I have indicated 1 as my preferred response.</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? (1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting)	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>				

<i>I entirely agree that the above scenarios if in place would promote development of knowledge and skills in my organization. However they have not all been available in my organization and thus my response cannot be 4 for all of them</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? (1=none, 2=almost none, 3=occasionally, 4=often)	Yes	No √										
<i>If your answer is yes, please specify the activities:</i>													
		Follow-up Activities											
Organization		Refreshing training				Seminar				Others (eg: Survey)			
Office/Organization/Ministry which ex-trainee works for		1	2	3	4	1	2	3	4	1	2	3	4
JICA		1	2	3	4	1	2	3	4	1	2	3	4
Other Institutions (Please identify)		1	2	3	4	1	2	3	4	1	2	3	4
4.9	Have you attended other training courses in the related field after the training course in Indonesia?	Yes	No √										
<i>If your answer is yes, please specify the supporting organization and name of training</i>													
Supporting Organization		Name of the Training											
In country :													
Overseas :													

**5. LESSONS LEARNED AND RECOMMENDATION:**

5.1 What lessons can be extracted from your training participation:

- |   |
|---|
| <ol style="list-style-type: none"> <li>1. The exposure to Microfinance status of all participating countries is very important for exposure.</li> <li>2. The practical visits made to MFIs in Indonesia is a good way to train as opposed to class room sessions</li> <li>3. The very nice administrative and logistical preparations created a good atmosphere for learning</li> </ol> |
|---|

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:

To improve on timely responses

2. For JICA:

To involve the Uganda Office a bit more than it is

3. For NAM CSSTC:

To focus on comprehensive follow – up of ex-trainees and help them implement their back home plans and where possible involve ex-trainees in future trainings as resource persons for information sharing and exchange visits

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 : UGANDA  
Telephone Number : +256414-237603  
Fax Number : +256414-250645  
Mobile Phone Number : +256772-638810  
E-mail Address : colina\_ug@yahoo.com

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](mailto: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:	UGANDA
Name:	COLIN AGABALINDA
Month and Year of Training Course:	Month NOVEMBER Year 2008
Current Position:	OPERATIONS MANAGER Rural Financial Services Programme –
Name of Institution/Organization:	Ministry Of Finance, Planning & Econ Development

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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
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- (a) acquire the ability to apply different techniques to develop various microfinance products
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- Major Contents of the Training Course : (a) Economic dev't & banking systems in Indonesia  
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(c) Basic regulatory framework to establish MFI  
(d) Basic operations of capital-based MFI  
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(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? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4 ✓
	<i>My organization is mandated by government to support a Rural financial services infrastructure through out the country. The Training Programme is therefore very relevant to the needs of my organization.</i>				
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4 ✓
	<i>Uganda's current development plan emphasizes the provision of microfinance services to all Ugandans and so the training course is very appropriate.</i>				
1.3	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4 ✓
	<i>Definitely yes....the Indonesian experience is so rich and even has got the Sharia Microfinance that many countries can learn from.</i>				
1.4	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4 ✓
	<i>Yes, we had representatives from JICA officiating at the Opening and Closing ceremonies of the Programme. Additionally, all material hand-outs given during the training and other souvenirs all had the JICA logo imprinted on them. The Application process too required participants to copy the application to JICA Offices in their respective countries</i>				
1.5	How fair your office/organization selected the nominees, particularly in term of equality (gender) point of view? (1=still men-biased, 2=somewhat fair , 3=moderately fair , 4=absolutely fair)	1	2	3	4 ✓
	<i>The process is transparent and competitive</i>				

## 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				√
	<i>The training Programme was very informative and the experience sharing was very relevant</i>				
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				√
	<i>I am a more technically competent officer after the training. The benefits to the organization shall be reflected in my improved performance</i>				
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
				√	
	<i>There is a big possibility however that when the back home plan is fully actualized, the skills acquired shall be more relevant</i>				
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				√
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
					√
	<i>As explained above</i>				

### 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>Not Applicable</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>Not Applicable</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>Most especially if a critical mass of trainees is attained</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>As explained in 1.1 above</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>Through refresher training, staff are kept abreast with developments in the industry</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		✓		
4.7	Do you agree with the following statements which promote the development of knowledge and skill of microfinance in your office/organization? (1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting)	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		✓		
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 :	Not sure			

	Overseas :	Not sure	
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**5. LESSONS LEARNED AND RECOMMENDATION:**

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

As a trainee, it was a very interesting and informative training Programme. The exposure to Indonesian experience was great and also exposure to the experience of the other participating countries was very important in appreciating the practice of microfinance generally

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:  
The organization to pick up more interest in follow-up and implementation of the post training back-home plan.

2. For JICA:  
The JICA Uganda – Office should get more involved and interested in microfinance in Uganda and also with ex-TCP participants

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 : 6<sup>th</sup> Floor Communications House, Plot 1 Colville Street  
P.O Box 27733, Kampala, Uganda

Telephone Number : +256-414-237603  
Fax Number : +256-414-250645  
Mobile Phone Number : +256-772-638810  
E-mail Address : colina\_ug@yahoo.com

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](mailto: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:	Uganda
Name:	Christine Sharita
Month and Year of Training Course:	Month October Year 2007
Current Position:	PA/GMD - Alam Group
Name of Institution/Organization:	Former Volunteer in Pride Micro Finance

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4
	<p>Please briefly describe:</p> <p>Creating awareness of microfinance benefits is appropriate to low income earners. Although a big number is not informed of the process and the availability. More that 30 % have been able to get the loans and start income generating projects as well as have a regular job.</p>				
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4
	<p>Please briefly describe:</p> <p>It is most appropriate in the National Plan for the Eradication of Poverty. The Low income population must access small loan which are easily repayed at low interest.</p>				
1.3	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4
	<p>Please briefly describe:</p> <p><b>THE INDONESIA EXPERIENCE:</b></p> <p>The Indonesia experience especially the Sharia System is relevant and can be shared with orther developing countries. This should be done as urgently and it should be spread as widely as possible. I sincerely hope that Uganda can be facilitated to adopt this friendly system.</p> <p>NAM Centre should also train trainers so that more people benefit from this training every year. Every year trainings could be conducted in Uganda for those who cannot come to Indonesia.</p> <p>The Minister of Microfinance and orther major decision makers could invite for a tour of the Indonesia experience.</p>				
1.4	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4
	<p>Please briefly describe:</p> <p>JICA representative have been to Uganda to follow up this training. This show their interest in capacity building in Africa.</p>				
1.5	How fair your office/organization selected the nominees, particularly in term	1	2	3	4



Mid-Term Evaluation for Third Country Training Programme on Microfinance

	of equality (gender) point of view? <i>(1=still men-biased, 2=somewhat fair , 3=moderately fair , 4=absolutely fair)</i>				
	Please briefly describe:  <i>Giving Women a chance to training is crucial in Uganda.</i>				

## 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		2		
	b. Ex-trainee knowledge and skill on microfinance after the training course			3	
	c. Ex-trainee knowledge and skill on microfinance at current situation			3	
Please briefly describe: She has been able to carry out presentation to small communities at grass root level.					
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			3	
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			3	
	b. Appropriate and practical knowledge and skill obtained from the training course			3	
	c. Strong commitment of your office/organization			3	
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
	Please briefly describe:				
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
	Please briefly describe:				
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
	Please briefly describe:				
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
	Please briefly describe:				
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
	Please briefly describe:				
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	1			
	b. The ex-trainee level knowledge and skill are not enough to catch up with the dynamic demand of the office/organization	1			
	c. There are constrains such as lack of budget or supporting equipments/facilities	1			
	Please briefly describe:				

4.7	Do you agree with the following statements which promote the development of knowledge and skill of microfinance in your office/organization? (1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting)	1	2	3	4
	a. High priority of training programme within the government policy				4
	b. Well planned of training programme				4
	c. Appropriate provision of budget for training programme				4
	<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?

The awareness of microfinance should be a continuous process.

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 : 258 41 4234000/1  
Fax Number : 258 41 4234301  
Mobile Phone Number : 258 772483133  
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](mailto: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:	Uganda
Name:	Zabasajja Nkonwa Joseph
Month and Year of Training Course:	Month                      Year
Current Position:	C.E.O
Name of Institution/Organization:	Masaka Micro-Finance Devt. & Co-op. Trust Ltd.

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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

## Mid-Term Evaluation for Third Country Training Programme on Microfinance

- 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? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4✓
	Please briefly describe: - Exposure to new products - Compare the exchange with similar ones for refinement & policy fine tuning.				
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4✓
	Please briefly describe: Involvement in new product development e.g. Shavia Loans & savings with attract external development programs.				
1.3	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4✓
	Please briefly describe: Yes especially the regulation policy and the shavia products				
1.4	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4✓
	Please briefly describe: Very much encouraged to enable the less privileged countries like Uganda to assess such opportunities.				
1.5	How fair your office/organization selected the nominees, particularly in term of equality (gender) point of view? (1=still men-biased, 2=somewhat fair, 3=moderately fair, 4=absolutely fair)	1	2	3	4✓
	Please briefly describe: Being the 1st time such opportunity rose, hence most superior in the relevant department and who had the mandate to talk on behalf of the institution was selected 1 <sup>st</sup> .				



## 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				N/A
	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: (a) Not easy to establish before training. (b) Very good but at times underdred by language barriers (c) Well informed of current dedications but at times shared				
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:  Basically as Ugandan we shall mostly benefit from the introduction of the shavia products. Hopeful shall be introduced.				
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:  For Uganda's case introduction of shavia products is a policy issue still debated at policy level awaiting results.				
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:  By introduction of the new shares will improve production and efficiency				
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:  With exception of the shavia product others are almost the same but all times with improve characters and features.				

### 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✓
	Please briefly describe: A back loan plus presented and approved at institutional level.				
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✓
	Please briefly describe: Move serious training is need for easy implementation of the programme to be adapted.				
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✓
	Please briefly describe: For our case and the shared information will improve our efficiency of service delivery and production.				
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✓
	Please briefly describe: They and especially after the establishment of sharia products.				
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
	Please briefly describe: Yes through the ANEXES but more deliberate action required especially with SHARIA products through training.				
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>				
	Still lendedred by the fact that policy weakers have not cleared the policy concerning the sharia funding.				
4.7	Do you agree with the following statements which promote the development of knowledge and skill of microfinance in your office/organization? (1=less promoting, 2=fairly promoting, 3=moderately promoting , 4=highly promoting)	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>				
	Training is very necessary and a continuous program.				
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 :	AMFIU – UCUSCU – Apex bodies and basically some elevation training			
	Overseas :	JICA / NAM_____			

**5. LESSONS LEARNED AND RECOMMENDATION:**

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

- Exposure ✓
- Product development & refinement ✓
- Management of MFI ✓

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:
  - Exchange visits for various capacity buildings
  - Implement and apply acquired knowledge
  - Influence policy makers to easy implementation
2. For JICA:
  - Exchange visits for follow-ups and bond
  - Solicit funds for implementation & capacity building.

## Mid-Term Evaluation for Third Country Training Programme on Microfinance

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 : MAMIDECOT P.O. BOX 918 MASAKA, UGANDA – EAST AFRICA  
Telephone Number : +256-772-518640  
Fax Number :  
Mobile Phone Number :  
E-mail Address : [jzabasajja@yahoo.com](mailto:jzabasajja@yahoo.com)

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](mailto:rofii@csstc.org)

*Thank you for your cooperation*

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:	UGANDA	
Name:	CHARLES KULIBANZA BYANYIMA	
Month and Year of Participation:	Month JULY-AUGUST	Year 2009
Current Position/Organization:	EXECUTIVE DIRECTOR	
Position/Organization at the time of training:	EXECUTIVE DIRECTOR	

**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
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Overall Goal of the Training Course	: To provide the participants from African countries with an opportunity to improve knowledge and techniques in

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(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? (1=inappropriate, 2=somewhat appropriate, 3=moderately appropriate, 4= highly appropriate)	1	2	3	4X
	<i>Please briefly describe: My organization, The Microfinance Support Centre Limited [MSC] is a wholesaler of credit and also provides Business Development Services. Its involved in product development and innovation. The training gave a chance to se and learn how others are doing it and therefore it was an opportunity to learn new methods and skills</i>				
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4X
	<i>Please briefly describe:Its very appropriate especially in terms of the population or the delivery model of using SACCOs a model that I was able to be exposed to in Indonesia.</i>				
1.3	Do you feel your basic knowledge on microfinance met the training course qualifications? (1=not met, 2=somewhat met, 3=moderately met, 4=highly met)	1	2	3	4X
	<i>Please briefly describe:I have quit and experience and knowledge in microfinance and this exposure was good for me because I was able to learn new ideas in addition to what I know.</i>				
1.4	What is the possibility of implementing the microfinance learning subjects obtained from the training course in your office/organization? (1=not possible, 2=somewhat possible, 3 =moderately possible, 4=highly possible)	1	2	3	4X
	<i>Please briefly describe:Highly possible especially the Sharia Microfinance model.</i>				
1.5	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4X
	<i>Please briefly describe:Indonesia as developing country was very relevant and appropriate because the setting and economic parameters are closer to those in Uganda.</i>				
1.6	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3X	4
	<i>Please briefly describe:</i>				

It was visible at opening and closing only.



## 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	4X
	<i>Please briefly describe: Course content was very appropriate and good. Field visits were very exciting and gave a hands on learning.</i>				
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			X	
	b. Right after the training course				X
	c. Current situation				X
<i>Please briefly describe: I already had good knowledge on Microfinance. The course added on to what I know and therefore improved on my skills.</i>					
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				X
	b. Right after the training course				X
	c. Current situation				X
<i>Please briefly describe: See 2.2 above</i>					
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				X
	b. Current situation			X	
<i>Please briefly describe: The experiences of other participants is memorable and has positively impacted on my work. I have continued to correspond with some of them and compare notes especially on how to make microfinance work for the poor and most disadvantaged people in our communities.</i>					
2.5	Do you find your Back Home Plan useful as the output of learning process?	YESX		NO	
	<i>Please briefly describe: Very useful .I used it as part of my project implementation roadmap.</i>				

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	2X	3	4
	<i>Please briefly describe: Still on course though some areas have fallen behind schedule but can be updated.</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? (1=less supportive, 2=slightly supportive, 3=moderately supportive, 4=highly supportive)	1	2	3	4
	a. Appropriate contents of the training course			X	
	b. Appropriate level of knowledge and skill shared during the training course			X	
	c. Practical knowledge and skill exercised during the training course			X	
	d. Strong self-commitment			X	
	<i>Please briefly describe: My attending the course had a particular focus in certain respects especially on learning about the Sharia model of microfinance. This has helped my organization to convince the Islamic Development Bank that we have capacity to take a loan facility and apply part of it to the Sharia Law model of microfinance.</i>				
2.8	What is the possibility of transferring the Indonesian model of microfinance development to your office/country? (1= not possible, 2=somewhat possible, 3=moderately possible, 4=fully possible)	1	2	3X	4
	<i>Please briefly describe: For the Sharia its vey possible and that's what we are looking to implement with the Islamic Development Bank..</i>				
2.9	How you find other positive or negative impacts of the training course? (1= less, 2= fair, 3=moderate, 4=high)	1	2	3	4
	a. Positive impact			X	
	b. Negative impact	X			
	<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	3X	4
Please briefly describe: The knowledge I gained and use I will put it to has more than justified my absence form office.					

#### 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	3X	4
	Please briefly describe: I did field a report on my return that I shared with all my colleagues also shared with them the course notes. These will be very relevant as we engage the Islamic Development Bank				
4.2	How frequent you share your knowledge and skill to others? (1=none, 2=fair, 3=moderate, 4=high)	1	2	3X	4
	Please briefly describe: Did it once but will review as we engage Islamic Development Bank.				
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	3X	4
	Please briefly describe: Absolutely. It has increased our innovation and product development.				
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	4X
	Please briefly describe: We are using it, so it's applicable.				
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	3X	4
	Please briefly describe: Microfinance is dynamic. Skills have got to be updated. What I learnt is however the benchmark for which I will use to improve and manage change				
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	X			

	b. My level of knowledge and skill are not enough to catch up with the dynamic demand of works	X																																																																												
	c. There are externality constrains, such as lack of budget or supporting equipments/facilities	X																																																																												
	<i>Please briefly describe: Still in same place and same position.</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? (1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting)	1	2	3	4																																																																									
	a. High priority of the training programme in the government policy			X																																																																										
	b. Appropriate planning of activities			X																																																																										
	c. Appropriate provision of budget			X																																																																										
	d. Availability of equipments and materials			X																																																																										
	e. Appropriate support from my organization			X																																																																										
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4.9	Have you attended other training courses in the related field after the training course in Indonesia?	Yes		NoX																																																																										
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**5. LESSONS LEARNED AND RECOMMENDATION:**

5.1 What lessons can be extracted from your training participation:

Sharia model of microfinance delivery is an alternative methodology that should be explored. It can bring variety to what is existing and also increase morality in the delivery of financial service

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:  
 Sharing knowledge is highly beneficial.  
 More people need to be availed and be support to train.

2. For JICA:  
 Continue availing resource to support this training. Its a better way of helping the developing world

3. For NAM CSSTC:  
 The collaboration is highly commendable. I was very excited when the evaluation team visited me and we interested to find out the use I was and continue to benefit from the training.

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 : UGANDA

Telephone Number : +256 414 233 665

Fax Number : +256 414 233 673

Mobile Phone Number : +256 71 2 700 228

E-mail Address : ckbyanyima@msc.co.ug

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](mailto:rofii@csstc.org)

*Thank you for your cooperation*

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:	Kenya
Name:	Kanegeni peter Theuri
Month and Year of Participation:	Month November Year 2007
Current Position/Organization:	Cooperative officer; ministry of cooperative development; government of Kenya
Position/Organization at the time of training:	same

**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	: <b>2007:</b> Ethiopia, Kenya, Madagascar, Mozambique, Namibia, South Africa, Uganda, Zambia, <b>2008:</b> Algeria, Ethiopia, Madagascar, Namibia, South Africa, Sudan, Uganda, Zambia <b>2009:</b> 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? (1= <i>inappropriate</i> , 2= <i>somewhat appropriate</i> , 3= <i>moderately appropriate</i> , 4= <i>highly 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? (1= <i>not appropriate</i> , 2= <i>fair</i> , 3= <i>moderate</i> , 4= <i>most appropriate</i> )	1	2	3	✓ 4
Please briefly describe:					
1.3	Do you feel your basic knowledge on microfinance met the training course qualifications? (1= <i>not met</i> , 2= <i>somewhat met</i> , 3= <i>moderately met</i> , 4= <i>highly met</i> )	1	2	✓ 3	4
Please briefly describe:					
1.4	What is the possibility of implementing the microfinance learning subjects obtained from the training course in your office/organization? (1= <i>not possible</i> , 2= <i>somewhat possible</i> , 3= <i>moderately possible</i> , 4= <i>highly possible</i> )	1	2	3	✓ 4
Please briefly describe:					
1.5	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= <i>disagree</i> , 2= <i>fair</i> , 3= <i>moderate</i> , 4= <i>agree</i> )	1	2	✓ 3	4
Please briefly describe:					
1.6	Do you think that support from Japan to this training course was visible? (1= <i>disagree</i> , 2= <i>fair</i> , 3= <i>moderate</i> , 4= <i>agree</i> )	1	2	3	✓ 4
Please briefly describe:					

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

### 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? (1=less fruitful, 2=fairly fruitful, 3=moderately fruitful, 4= highly fruitful)	1	2	3	✓ 4
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*Please briefly describe:*

#### 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:  It is a continuous process since we share our experiences as a team.					
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:  Always when consulted					
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,	1	2	3	4

	4= <i>highly hindered</i> )												
	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? (1= <i>less promoting</i> , 2= <i>fairly promoting</i> , 3= <i>moderately promoting</i> , 4= <i>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? (1= <i>none</i> , 2= <i>almost none</i> , 3= <i>occasionally</i> , 4= <i>often</i> )	Yes			✓ No								
	<i>If your answer is yes, please specify the activities:</i>												
		Follow-up Activities											
	Organization	Refreshing training				Seminar				Others (eg: Survey)			
	Office/Organization/Ministry which ex-trainee works for	1	2	3	4	1	2	3	4	1	2	3	4
	JICA	1	2	3	4	1	2	3	4	1	2	3	4
	Other Institutions (Please identify)	1	2	3	4	1	2	3	4	1	2	3	4
4.9	Have you attended other training courses in the related field after the training course in Indonesia?	Yes			✓ No								
	<i>If your answer is yes, please specify the supporting organization and name of training</i>												



Supporting Organization	Name of the Training	
In country :		
Overseas :		

**5. LESSONS LEARNED AND RECOMMENDATION:**

5.1 What lessons can be extracted from your training participation:

N/A

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 : kenya

Telephone Number : 020-341666  
Fax Number : 020-341666  
Mobile Phone Number : +254722801527  
E-mail Address : willytheuri@yahoo.com

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](mailto:rofii@csstc.org)

*Thank you for your cooperation*

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:	Kenya
Name:	Norman Lukorito Khayota
Month and Year of Participation:	Month July/August.. Year 2009
Current Position/Organization:	Trade Development Officer- Ministry of Trade
Position/Organization at the time of training:	Trade Development Officer- Ministry of Trade

**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
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**Outline of the TCTP on MF**

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Supporting Agency	: Japan International Cooperation Agency (JICA)
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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:
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- Major Contents of the Training Course : (a) Economic dev't & banking systems in Indonesia  
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(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? (1=inappropriate, 2=somewhat appropriate, 3=moderately appropriate, 4= highly appropriate)	1	2	3	4 ✓
	<i>Please briefly describe:</i> It is appropriate to our organization which is a loaning institute, and introducing Indonesian model of mfi's will serve the interest and needs of diverse clientele				
1.2	How far is the appropriateness of the microfinance training course with the needs of your country's national development plan? (1= not appropriate, 2=fair, 3=moderate, 4=most appropriate)	1	2	3	4 ✓
	<i>Please briefly describe:</i> It is appropriate since it is in line with the Government medium term plan which is expected to accelerate economic growth.				
1.3	Do you feel your basic knowledge on microfinance met the training course qualifications? (1=not met, 2=somewhat met, 3=moderately met, 4=highly met)	1	2	3 ✓	4
	<i>Please briefly describe:</i> Met the training Course qualification because my organization disburse loans to clients which is one of the requirements.				
1.4	What is the possibility of implementing the microfinance learning subjects obtained from the training course in your office/organization? (1=not possible, 2=somewhat possible, 3 =moderately possible, 4=highly possible)	1	2	3 ✓	4
	<i>Please briefly describe:</i> It is possible, but it takes a process to include them in the ministry's Strategic Plan, since they have to undergo tests (Pilot Projects) and approval before they are implemented.				
1.5	Do you think that Indonesian experiences of microfinance of this training was relevant compared with those of other countries? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4 ✓
	<i>Please briefly describe:</i> It was relevant because the Indonesian model of microfinance development has revolutionized banking sector by financially empowering rural Indonesians as compared to other countries. Kenya as a country must follow suit since chronic poverty levels are found in our rural areas.				
1.6	Do you think that support from Japan to this training course was visible? (1= disagree, 2=fair, 3=moderate, 4=agree)	1	2	3	4 ✓
	<i>Please briefly describe:</i> Very much visible. Expenses of the Third Country Training Programme (TCTP) on Microfinance for African Region "Establishing and Managing Micro Finance Institution" which took place 27 <sup>th</sup> July to 11 <sup>th</sup> August 2009 were borne by the Government of Japan through JICA.				

## 2. EFFECTIVENESS

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

2.1	In general, how do you find the training course subjects? (1=not understood, 2=somewhat understood, 3=moderately understood, 4=fully understood)	1	2	3	4
	<i>Please briefly describe:</i> The training course subjects were relevant and the content covered a variety of topics that are easy to understand.				✓
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				✓
	<i>Please briefly describe:</i> Before the training, I had the opinion that Kenyan mfi's were doing better. But after the training, I realized that we still have a lot to borrow from other countries, especially from Indonesian banking system which financially empowers rural entrepreneurs.				
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				✓
	<i>Please briefly describe:</i> I gained a lot in terms new skills especially in management and administrative structures of various mfi's.				
2.4	How did 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			✓	
	<i>Please briefly describe:</i> It contributed immensely because I got the chance to learn the level of mfi's development in other African countries arising from their presentations and sharing ideas and experiences.				
2.5	Do you find your Back Home Plan useful as the output of learning process?	YES ✓		NO	
	<i>Please briefly describe:</i> It is useful because I emphasized on the products that need to be introduced in our mfi's in order to meet the satisfaction of diverse clientele we serve.				
2.6	How did 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> Submitted to the Ministry of Trade Headquarters as a report for further action.		✓		
2.7	To what degree the following factors have supported you to utilize knowledge and skill learned from the training course in your work? (1=less supportive, 2=slightly supportive, 3=moderately supportive, 4=highly supportive)	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> The content was simplified in a way that it is easier for referrals. Ideas shared exposed different ways used in other places which I plan to adapt and use in my country I have been conducting trainings and seminars through which I have been sharing ideas and experience with small and medium entrepreneurs on mfi's.				

2.8	What is the possibility of transferring the Indonesian model of microfinance development to your office/country? (1= not possible, 2=somewhat possible, 3=moderately possible, 4=fully possible)	1	2	3	4
	<i>Please briefly describe:</i> It possible, but it takes a process to include them in the ministry's Strategic Plan, since they have to undergo tests (Pilot Projects) and approval before they are implemented.			√	
2.9	How do you find other positive or negative impacts of the training course? (1= less, 2= fair, 3=moderate, 4=high)	1	2	3	4
	a. Positive impact				√
	b. Negative impact				
	<i>Please briefly describe:</i> No negative impacts of the training course				

### 3. EFFICIENCY

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

3.1	How do 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? (1=less fruitful, 2=fairly fruitful, 3=moderately fruitful, 4= highly fruitful)	1	2	3	4
	<i>Please briefly describe:</i> It was fruitful for me and my organization as the experience and skills acquired are making me more efficient and are being translated in my work output.				√

#### 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
	<i>Please briefly describe:</i> I have been sharing the same with my colleagues since arriving from Indonesia.				✓
4.2	How frequent do you share your knowledge and skill to others? (1=none, 2=fair, 3=moderate, 4=high)	1	2	3	4
	<i>Please briefly describe:</i> Since my office is based in the field, I frequently share with business community in the field and those who call at our offices.			✓	
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
	<i>Please briefly describe:</i> Definitely, particularly when the back home plan is included in our Ministry's Strategic Plan.				✓
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
	<i>Please briefly describe:</i> It is applicable. Our Joint Loans Boards have only one product (Credit) My back home plan has proposed savings by clients which can be used as collateral. The current position women are disadvantaged as most of them do not own property, thus denying them access to credit.				✓
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
	<i>Please briefly describe:</i> It will be applicable as it is part of the Ministry's Strategic plan.				✓
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> Transfers exposes you to new business environments. Affected by logistics of carrying out the activities.				
4.7	Do you agree with the following statements which promote the development of the knowledge and skill of microfinance in your office/organization? (1=less promoting, 2=fairly promoting, 3=moderately promoting, 4=highly promoting)	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> JICA has highly promoted the development of my knowledge by funding the training. My organization through its strategic plan has prioritized training in its				



	policy and provided equipments and materials although not enough.																																																																												
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? (1=none, 2=almost none, 3=occasionally, 4=often)											Yes √	No																																																																
	<i>If your answer is yes, please specify the activities:</i>																																																																												
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**5. LESSONS LEARNED AND RECOMMENDATION:**

5.1 What lessons can be extracted from your training participation:

- |  |
|--|
| <ul style="list-style-type: none"> <li>-Establishment and operations of Rural banks under Sheria and Conventional schemes.</li> <li>-Able to apply different techniques to develop various microfinance products.</li> <li>- Able to apply the appropriate methods in establishing and managing microfinance institution (MFI) operations.</li> <li>-Able to develop business plan and learn the experiences of different countries’ operations.</li> <li>-Able to adapt to diverse culture of Indonesia.</li> </ul> |
|--|

- 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:  
-Kenya government to open foreign Embassy in Jakarta to establish stronger ties in various fields of economic cooperation.
2. For JICA:  
-To sponsor more programmes in the African region other than Microfinance for African Regions
3. For NAM CSSTC:  
-Need to have larger space for training. The current hall is not spacious.

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 : Kenya  
  
Telephone Number : 0254-05630195  
Fax Number : 0254-05630174  
Mobile Phone Number : 0254-0725340907  
E-mail Address : [nkhayota@gmail.com](mailto:nkhayota@gmail.com)

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](mailto:rofii@csstc.org)

*Thank you for your cooperation*