

X. Appendices

X-A: OECD Capacity Development Assessment

X-B: Survey to MDI-SA Participants

X-C: Survey to MDI-NH Participants

X-D: 2007 MDI-SA Evaluation Form

X-E: 2006 Focus Group Discussion Topics and Participants

X-F: SCED May 2006 Africa Trip Report

X-G: SCED October 2006 Africa Trip Report

X-H: SCED Analysis of Other Training Providers in Sub-Saharan Africa

X-A: OECD Capacity Development Assessment

Achieving a fit between capacity development approaches and country realities: Issues to consider

	Understanding the international and country contexts	Identifying and supporting sources of country-owned change	Delivering support	Learning from experience and sharing lessons
Enabling Environment	What are the historical and contemporary factors underlying the observed “weakness of political will” behind capacity development? How are power structures and formal and informal institutions changing, and with what effects on politicians’ incentives?	Does the interaction between donors and country actors form a “virtuous circle” or a “vicious circle”, from the point of view of the ownership of capacity development initiatives? Are there ways donors can encourage effective demand within the country for greater capacity development?	Are donors doing all they can to promote changes in the institutional environment for capacity development, e.g. by supporting domestic stakeholder demands? Is support being delivered in ways that enhance, or undermine, the possibility of organizations’ learning by doing?	Is there monitoring of whether institutional rules are changing in important ways and how this has come about? Is there independent, objective monitoring of the mode of delivery of the support?
Organizational level	How are capacities currently shaped by the informal and “political” aspects of organizations? Are these features generalized or variable across organizations or organizational spheres? Are there private-sector pressures and resources that could be mobilized in support of enhanced public sector capacity?	Is capacity development an explicit objective of a plan or policy benefiting from real country ownership? Is there effective ownership of initiatives within particular organizations or organizational spheres, especially in any organizations where there would be substantial spill-over benefits?	Have the objectives of the supported initiative been clearly defined in terms of the desired capacity-development outcomes? Have the inputs and their providers been selected with a view to cost and effectiveness, or have these decisions been supply-driven?	Is achievement of the agreed capacity-development outcomes being effectively monitored and lessons feedback into the process? Do the monitoring arrangements include reasonable proxy measures, with appropriate involvement of clients or service users?
Individual level	How is the availability of skilled and committed individuals shaped by global and local push and pull factors? Under what conditions could the diasporas contribute more strongly to capacity development at home?	Are individual professionals able to be mobilized in support of measures to combat the erosion of public-sector capacity? Are donors being sufficiently responsive to government initiatives aimed at restoring salary levels in key posts?	Do the training components take full advantage of the potentialities created by modern information technology? Are the training components linked to enhancing organizational effectiveness and putting new skills to use?	Does the follow-up of individual capacity enhancement go beyond knowledge and livelihood benefits? Is it tracking the effects on organizational capacity and performance?

From “The Challenge of Capacity Development: Working Towards Good Practice,” by the Organization for Economic Co-operation and Development: Development Assistance Committee, 2006.

X-B: Survey to MDI-SA Participants

Email Subject:

Community-based Economic Development in Africa: Building the Practice

Email Message:

Greetings,

On behalf of the School of Community Economic Development (CED) at the Southern New Hampshire University, I am assessing challenges to and innovations in the community-based economic development practice in Sub-Saharan Africa. In order to gather the best information possible from those in the field I have developed a survey on the topic. As a member of the development field and as alumnus of the Microenterprise and Development Institute in South Africa (MDI-SA), you have a unique opportunity to provide especially meaningful insight.

As you may know, for the past eight years the School has offered the MDI in New Hampshire as a three-week certificate program to those interested in developing their skills in microfinance and community economic development, for the past two years the School has also offered the MDI in South Africa. Additionally, for 25 years the School has offered a more comprehensive graduate-level program in Community Economic Development.

In order to effectively expand the program to reach community-based development practitioners and offer the best curriculum possible, the School requires some important information on the context of community-based economic development work in Sub-Saharan Africa. This survey is designed to quantify the current practice of community-based development work in Africa and to assist the School to appropriately scale up the delivery of its programs and services.

The time you take to answer our questions below will help shape our effort to serve you and your colleagues better. This survey, which can be accessed through this link, [to be added](#), should take no more than 20 minutes to complete.

If you are interested in the results of this survey, we will be pleased to email to you the final report. Please just fill out the Optional Contact Information section at the end of the survey.

Thank you in advance!

Sincerely,
Stephanie Mealman Stuart

Building the Practice of Community Economic Development

-- Survey to MDI-SA Participants --

Part I. ABOUT YOU AND YOUR ORGANIZATION

1. Country where you work: _____

2. Type of organization where you work:

Please select the option which best describes the organization type

___ Private sector ___ Public sector ___ Bilateral organization

___ Multinational or international firm ___ NGO local ___ NGO international

___ Other (specify): _____

3. Your position in the organization:

Please select the option which best describes your position in the organization

___ Field/Line Staff ___ Middle management. Area: _____

___ Senior management. Area: _____

___ Executive ___ Other (specify): _____

4. Size of the organization where you work:

Please select the option which best describes the size of the organization

___ Between 1 and 50 employees ___ Between 51 and 100 employees

___ Between 101 and 500 employees ___ More than 501 employees

5. How many individuals directly report to you? _____

6. Territory Served - The countries in which your organization has offices/programs: _____

7. Territory Served - Size:

Please select the option(s) which best describe the territory served by your organization.

___ Urban ___ Small Urban ___ Rural and Small Towns

8. Territory Served - Geographic:

Please select the option which best describes the geographic territory served by your organization.

___ Limited geographic territory ___ No specific territory

___ Other, please specify: _____

9. Population Served – Gender:

Please select the option(s) which best describe the population served by your organization.

Males: ☐ All ages ☐ 18 & under ☐ 19-34 ☐ 35-54 ☐ 55 & over

Females: ☐ All ages ☐ 18 & under ☐ 19-34 ☐ 35-54 ☐ 55 & over

10. Population Served – Income:

Please select the option(s) which best describe the population served by your organization.

☐ No target income ☐ Poor ☐ Very Poor ☐ Unemployed

☐ Other, please specify _____

11. Population Served – Ethnicity:

Please select the option which best describes the population served by your organization.

☐ General population

☐ Visible minorities, please specify _____

12. Population Served – Other:

Please select the option(s) which best describe the population served by your organization.

☐ Persons with disabilities ☐ Linguistic minorities

☐ Other, please specify _____

13. Please list three main human capital challenges that your industry or area currently faces:

1. _____

2. _____

3. _____

14. Please list three main obstacles that your organization must overcome to achieve its mission and goals:

1. _____

2. _____

3. _____

15. Please list three program innovations your organization intends to have in operation within the next two years?

1. _____

 2. _____

 3. _____

Part II. YOUR MDI-SA EXPERIENCE.

16. What year did you attend the MDI? _____

17. Your MDI Experience:

Listed below are several statements regarding your MDI-SA experience. If you mark "Strongly Agree," it means you strongly agree with this statement.

<u>Statements</u>					
Please indicate to which extent you (dis)agree with the following statements: Mark the circle: X					
	Statement	Strongly Disagree	Disagree	Unsure	Agree Strongly
	I found the course in Polokwane to be extremely useful to me in my work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Sufficient stress was made of African content and cases.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	There was sufficient choice of courses to choose from	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	I would like to be kept updated on how the proposal for a Masters program in Community Economic Development works out <i>(if so, please fill out optional contact information)</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18. What would be the most favorable location in Africa for holding courses for this program?

First Choice: _____

Second Choice: _____

Part III. KNOWLEDGE AREAS.

19. Listed below are several areas of knowledge. In order to get your feedback on how interested you are in each of them, please indicate your level of interest in each area. Mark your answer thinking of those contents that are most interesting to you and for which you would be willing to participate in a program.

<u>Topics or knowledge areas</u>						
Please indicate your level of interest in these areas. Mark the circle: X						
	Topics or knowledge areas	No interest	Little interest	Some interest	Interested	Very interested
1	Cooperatives development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	Management of change and institutional transformation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	Sustainable value chains	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	Rural finance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	Topics or knowledge areas	No interest	Little interest	Some interest	Interested	Very interested
5	Finance: risk management, internal controls	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6	Business planning, business development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7	Evaluation and assessment of organizational capacity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8	Social performance of financial institutions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9	Financial reports, financial performance and monitoring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10	Accounting and information management systems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11	Personal and collective leadership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12	Gender and economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13	Marketing for small and medium-sized enterprises	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14	Market research for microfinance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15	Microenterprise development after natural disasters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16	Regulation and supervision in microfinance institutions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17	Products and services in microfinance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18	Strategic marketing for microenterprises in rural areas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
19	Community organization for community-based economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20	Principles and practices of community economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
21	Finance for community economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

22	Management of participatory community projects	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
23	Organizational management for NGOs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
24	Strategic alliances for community economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. If you are interested in topics not included in the above table, please list below:

25	Suggestion 1:
26	Suggestion 2:
27	Suggestion 3:

Part IV. INFORMATION ON MASTER'S SPECIALIZATION STUDIES

21. Have you completed or are you currently undertaking Master's specialization studies?

☐ Yes ☐ No

22a If you answered "yes", program and institution: _____

22b Graduation year, if already graduated: _____

23. Do you consider Master's specialization studies to be important for your professional development and/or promotions and other advancement opportunities in your work?

☐ Yes ☐ No

Comments: _____

24. Statements regarding Master's specialization studies.

Listed below are several statements regarding Master's specialization studies. Please indicate your level of (dis)agreement with these statements. If you mark "Strongly Agree," it will mean that you strongly agree with this statement.

Table is on the next page....

Statements						
Please indicate to which extent you (dis)agree with the following statements: Mark the circle: X						
	Statement	Strongly Disagree	Disagree	Unsure	Agree	Strongly Agree
1	I would be interested in participating in distance learning courses both at the certificate and Masters degree level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	I have already given some thought to pursuing a Masters degree in a development field.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	Having a Masters degree would enhance my career opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	There are opportunities to study, part-time or through distance learning, for a Masters program in community economic development in my country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5	My organization has schemes to encourage staff to improve their level of formal qualifications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6	I have access to fast internet download or broadband	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7	Study guides, in hard copy form, would be preferable for most people embarking on an Masters program which uses distance learning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8	I am very interested in building a career in microfinance and community economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9	Senior management in my organization would be willing to give time off to those wishing to complete a Masters degree through part-time study	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10	I frequently check out microfinance websites on the internet	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11	My organization would be interested in people carrying out a research project, as Master's level, which would benefit the work I carry out in my community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

25. Information on types of programs – Master's level programs:

Listed below are a series of proposed types of programs and formats. We ask you to express your level of interest with each one of the options presented. If you mark "Very Interested," it will mean that you have a strong interest in this option. In marking your answers, please think in terms of those programs and formats with which you or your staff would be most willing to participate.

Types of programs and formats						
Please indicate your level of interest with each option: X						
	Type of Program	No interest	Little interest	Some interest	Interested	Very interested
Master's Level Programs						
1	Full time Master's, 1 year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	Part-time Master's, 2 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	On-line only Master's, 4 semesters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4	Master's combining classes once a month for a long weekend with on-line components	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5	Master's combining 3-week intensive training twice over 18 months with online components	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. Information on types of programs – Training programs:

Listed below are a series of proposed types of programs and formats. We ask you to express your level of interest with each one of the options presented. If you mark "Very Interested," it will mean that you have a strong interest in this option. In marking your answers, please think in terms of those programs and formats with which you or your staff would be most willing to participate.

Types of programs and formats						
Please indicate your level of interest with each option: X						
	Type of Program	No interest	Little interest	Some interest	Interested	Very interested
Training Programs (Continuing Education)						
1	Intensive 3-week program in specialized topics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	Intensive 3-week program in general and specialized topics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	Module-based on-line courses, 12-weeks each, that may or may not lead to a professional certificate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	On-line only program for a professional (non-Master's) certificate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

27. Are you or your staff able to travel for learning opportunities?

Please select the option(s) which best describe the travel opportunities available to you and your staff.

Within your country? ___Yes ___No

Within your geographic region? ___Yes ___No

Internationally? ___Yes ___No

Part V. MORE ABOUT YOU.

The information you provide in this section will be confidential and will not be shared.

28. What is your age? ____

29. What is your gender? ___Female ___Male

Part VI. ANY FINAL COMMENTS?

30. Please share any final comments you have regarding the subject matter of this survey.

Optional Contact Information:

If you are interested in learning the results of this survey, please fill in the Optional Contact Information below and a final report will be emailed to you. Thank you!

31. Your Name: _____

32. Title/Position in the Organization: _____

33. Organization Name: _____

34. Email: _____

Thank you for your time!

X-C: Survey to MDI-NH Participants

Email Subject:

Community-based Economic Development in Africa: Building the Practice

Email Message:

Greetings,

On behalf of the School of Community Economic Development (CED) at the Southern New Hampshire University, I am assessing challenges to and innovations in the community-based economic development practice in sub-Saharan Africa. In order to gather the best information possible from those in the field I have developed a survey on the topic. As a member of the development field and as alumnus of the Microenterprise and Development Institute (MDI), you have a unique opportunity to provide especially meaningful insight.

As you may know, for the past eight years the School has offered the MDI in New Hampshire as a three-week certificate program to those interested in developing their skills in microfinance and community economic development, for the past two years the School has also offered the MDI in South Africa. Additionally, for 25 years the School has offered a more comprehensive graduate-level program in Community Economic Development. The School currently offers this program on its main campus in New Hampshire and, more recently, in Tanzania (in partnership with the Open University of Tanzania).

In order to effectively expand the program to reach community-based development practitioners and offer the best curriculum possible, the School requires some important information on the context of community-based economic development work in sub-Saharan Africa. This survey is designed to quantify the current practice of community-based development work in Africa and to assist the School to appropriately scale up the delivery of its programs and services.

The time you take to answer our questions below will help shape our effort to serve you and your colleagues better. The survey should take you no more than 20 minutes to complete and can be accessed through this link:.

If you are interested in the results of this survey, please fill out the Optional Contact Information section at the end of the survey; we will be pleased to email to you the final report.

Thank you in advance!

Sincerely,
Stephanie Mealman Stuart

Building the Practice of Community Economic Development

-- Survey to MDI Participants --

Part I. ABOUT YOU AND YOUR ORGANIZATION

1. Country where you work: _____

2. Type of organization where you work:

Please select the option which best describes the organization type

___ Private sector ___ Public sector ___ Bilateral organization

___ Multinational or international firm ___ NGO local ___ NGO international

___ Other (specify): _____

3. Your position in the organization:

Please select the option which best describes your position in the organization

___ Field/Line Staff ___ Middle management. Area: _____

___ Senior management. Area: _____

___ Executive ___ Other (specify): _____

4. Size of the organization where you work:

Please select the option which best describes the size of the organization

___ Between 1 and 50 employees ___ Between 51 and 100 employees

___ Between 101 and 500 employees ___ More than 501 employees

5. How many individuals directly report to you? _____

6. Territory Served - The countries in which your organization has offices/programs: _____

7. Territory Served - Size:

Please select the option(s) which best describe the territory served by your organization.

___ Urban ___ Small Urban ___ Rural and Small Towns

8. Territory Served - Geographic:

Please select the option which best describes the geographic territory served by your organization.

___ Limited geographic territory ___ No specific territory

___ Other, please specify: _____

9. Population Served – Gender:

Please select the option(s) which best describe the population served by your organization.

Males: ☐ All ages ☐ 18 & under ☐ 19-34 ☐ 35-54 ☐ 55 & over

Females: ☐ All ages ☐ 18 & under ☐ 19-34 ☐ 35-54 ☐ 55 & over

10. Population Served – Income:

Please select the option(s) which best describe the population served by your organization.

☐ No target income ☐ Poor ☐ Very Poor ☐ Unemployed

☐ Other, please specify _____

11. Population Served – Ethnicity:

Please select the option which best describes the population served by your organization.

☐ General population

☐ Visible minorities, please specify _____

12. Population Served – Other:

Please select the option(s) which best describe the population served by your organization.

☐ Persons with disabilities ☐ Linguistic minorities

☐ Other, please specify _____

13. Please list three main human capital challenges that your industry or area currently faces:

1. _____

2. _____

3. _____

14. Please list three main obstacles that your organization must overcome to achieve its mission and goals:

1. _____

2. _____

3. _____

15. Please list three program innovations your organization intends to have in operation within the next two years?

1. _____

2. _____

3. _____

Part II. YOUR MDI EXPERIENCE.

16. What year did you attend the MDI? _____

17. Your MDI Experience: Statements

Listed below are several statements regarding your MDI experience. If you mark "Strongly Agree," it means you strongly agree with this statement.

<u>Statements</u>					
Please indicate to which extent you (dis)agree with the following statements: Mark the circle: X					
	Statement	Strongly Disagree	Disagree	Unsure	Agree Strongly
	I found the course in New Hampshire to be extremely useful to me in my work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	There was sufficient choice of courses to choose from	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	I would like to be kept updated on how the proposal for a Masters program in Community Economic Development works out (<i>if so, please fill out optional contact information</i>)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

18. For MDI participants who work currently in Africa: Statements

Listed below are several statements regarding your MDI experience. If you mark "Strongly Agree," it means you strongly agree with this statement.

<u>Statements</u>					
Please indicate to which extent you (dis)agree with the following statements: Mark the circle: X					
	Statement	Strongly Disagree	Disagree	Unsure	Agree Strongly
	Sufficient stress was made of African content and cases.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	What would be the most favorable location in Africa for holding courses for this program.	First Choice: _____ Second Choice: _____			

19. For MDI participants who work currently in Africa: What would be the most favorable location in Africa for holding courses for this program?

First Choice: _____

Second Choice: _____

Part III. KNOWLEDGE AREAS.

20. Listed below are several areas of knowledge. If you mark "Very Interested," it will mean that you have a strong interest in this option. In marking your answers, please think in terms of those areas that are most interesting to you and for which you would be willing to participate in a program.

Topics or knowledge areas						
Please indicate your level of interest in these areas. Mark the circle: X						
	Topics or knowledge areas	No interest	Little interest	Some interest	Interested	Very interested
1	Cooperatives development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	Management of change and institutional transformation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	Sustainable value chains	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	Rural finance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5	Finance: risk management, internal controls	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6	Business planning, business development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7	Evaluation and assessment of organizational capacity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8	Social performance of financial institutions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9	Financial reports, financial performance and monitoring	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10	Accounting and information management systems	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11	Personal and collective leadership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12	Gender and economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13	Marketing for small and medium-sized enterprises	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14	Market research for microfinance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15	Microenterprise development after natural disasters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16	Regulation and supervision in microfinance institutions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17	Products and services in microfinance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18	Strategic marketing for microenterprises in rural areas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
19	Community organization for community-based economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20	Principles and practices of community economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
21	Finance for community economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
22	Management of participatory community projects	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
23	Organizational management for NGOs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
24	Strategic alliances for community economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

21. If you are interested in topics not included in the above table, please list below:

25	Suggestion 1:
26	Suggestion 2:
27	Suggestion 3:

Part IV. INFORMATION ON MASTER'S SPECIALIZATION STUDIES

22. Have you completed or are you currently undertaking Master's specialization studies?

___ Yes ___ No

23a. If you answered "yes", program and institution: _____

23b. Graduation year, if already graduated: _____

24. Do you consider Master's specialization studies to be important for your professional development and/or promotions and other advancement opportunities in your work?

___ Yes ___ No

Comments: _____

25. Statements regarding Master's specialization studies.

Listed below are several statements regarding Master's specialization studies. If you mark "Strongly Agree," it will mean that you strongly agree with this statement.

Statements						
Please indicate to which extent you (dis)agree with the following statements: Mark the circle: X						
	Statement	Strongly Disagree	Disagree	Unsure	Agree	Strongly Agree
1	I would be interested in participating in distance learning courses both at the certificate and Masters degree level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	I have already given some thought to pursuing a Masters degree in a development field.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	Having a Masters degree would enhance my career opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	There are opportunities to study, part-time or through distance learning, for a Masters program in community economic development in my country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5	My organization has schemes to encourage staff to improve their level of formal qualifications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6	I have access to fast internet download or broadband	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7	Study guides, in hard copy form, would be preferable for most people embarking on an Masters program which uses distance learning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8	I am very interested in building a career in microfinance and community economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9	Senior management in my organization would be willing to give time off to those wishing to complete a Masters degree through part-time study	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10	I frequently check out microfinance websites on the internet	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11	My organization would be interested in people carrying out a research project, as Master's level, which would benefit the work I carry out in my community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

26. Information on types of programs – Master's level programs:

Listed below are a series of proposed types of programs and formats. We ask you to express your level of interest with each one of the options presented. If you mark "Very Interested," it will mean that you have a strong interest in this option. In marking your answers, please think in terms of those programs and formats with which you or your staff would be most willing to participate.

Types of programs and formats						
Please indicate your level of interest with each option: X						
	Type of Program	No interest	Little interest	Some interest	Interested	Very interested
Master's Level Programs						
1	Full time Master's, 1 year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	Part-time Master's, 2 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	On-line only Master's, 4 semesters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4	Master's combining classes once a month for a long weekend with on-line components	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5	Master's combining 3-week intensive training twice over 18 months with online components	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

27. Information on types of programs – Training programs:

Listed below are a series of proposed types of programs and formats. We ask you to express your level of interest with each one of the options presented. If you mark "Very Interested," it will mean that you have a strong interest in this option. In marking your answers, please think in terms of those programs and formats with which you or your staff would be most willing to participate.

Types of programs and formats						
Please indicate your level of interest with each option: X						
	Type of Program	No interest	Little interest	Some interest	Interested	Very interested
Training Programs (Continuing Education)						
1	Intensive 3-week program in specialized topics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	Intensive 3-week program in general and specialized topics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	Module-based on-line courses, 12-weeks each, that may or may not lead to a professional certificate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	On-line only program for a professional (non-Master's) certificate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

28. Are you or your staff able to travel for learning opportunities?

Please select the option(s) which best describe the travel opportunities available to you and your staff.

Within your country? ___Yes ___No

Within your geographic region? ___Yes ___No

Internationally? ___Yes ___No

Part V. MORE ABOUT YOU.

The information you provide in this section will be confidential and will not be shared.

29. What is your age? ____

30. What is your gender? ___Female ___Male

Part VI. ANY FINAL COMMENTS?

31. Please share any final comments you have regarding the subject matter of this survey.

Optional Contact Information:

If you are interested in learning the results of this survey, please fill in the Optional Contact Information below and a final report will be emailed to you. Thank you!

32. Your Name: _____

33. Title/Position in the Organization: _____

34. Organization Name: _____

35. Email: _____

Thank you for your time!

X-D: 2007 MDI-SA Evaluation Form

***2007 Microenterprise & Development Institute – Southern Africa
School of Community Economic Development
Southern New Hampshire University***

Overall Evaluation

Dear Institute Participant,

Once again, the School of Community Economic Development - Southern New Hampshire University wishes to thank you for your participation in the 2007 Microenterprise & Development Institute – Southern Africa. We hope that you enjoyed your stay in Johannesburg, both professionally and personally.

*We continuously strive to improve the quality of the Institute, and one way of achieving this is to provide participants like you with effective and efficient service. In this light, we would like to ask a number of questions that will help us improve the content, quality of instruction, structure, and administration of the Institute. We would appreciate if you take time to **fully** answer these questions. Thank you.*

Cordially,

*Bill Maddocks
Institute Director*

Participant Number: _____
(Do not fill out; for encoding purposes only.)

RESPONDENT INFORMATION:

1. **What weeks did you attend?** Please check (☑) the appropriate box.

- ☐ Week 1 (March 5 - 9)
- ☐ Week 2 (March 11 - 16)
- ☐ Week 3 (March 19 - 23)

2. **What courses did you take?** Please check (☑) the appropriate box; check all that apply.

Week 1:

- ☐ Pro-Poor Enterprise Development: Principles & Practices
- ☐ Principles & Practices of Microfinance
- ☐ Strategic Marketing for MFIs
- ☐ Lending and Savings Methodologies
- ☐ Costing & Pricing of Microfinance

Week 2:

- ☐ Financial Refresher
- ☐ Financial Reporting, Performance Analysis & Monitoring
- ☐ Community-managed Microfinance: Creating Sustainable Financial Services Beyond the Frontier
- ☐ Towards Expertise in Action-Oriented Market Research: Tools & Techniques for Information Gathering and Analysis
- ☐ Innovation in Market Development Interventions

Week 3:

- ☐ MFIs' Financial Management, Monitoring & Evaluation
- ☐ Organizational Management
- ☐ The Nuts and Bolts of Winning Program Design
- ☐ Principles & Practices of Community Economic Development
- ☐ Effective Facilitation: Integrating Producers into Sustainable Value
- ☐ Supervising, Managing and Developing Staff of MFIs

EVALUATION QUESTIONS: Please check (☑) the appropriate box, as well as answer any follow-up questions. Please check one box per evaluation item.

1. Administration:

Evaluation Item		Excellent	Very Good	Good	Fair	Poor
1	Communication prior to coming to the Institute	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Staff assistance in obtaining an entry visa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	On-line registration process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Transportation service	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Social activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Food	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Field trips	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Distribution of books/readers/CDs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Sense of welcome and hospitality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Responsiveness of staff to address administrative problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12	Accurateness of course descriptions in brochure and website	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13	Please rate the overall administrative organization of the Institute	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What suggestions do you have to improve the administration of the Institute?

2. Structure of the Institute:

Evaluation Item		Excellent	Very Good	Good	Fair	Poor
1	Scheduling of courses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Length of courses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Timing of the Institute	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Length of the Institute	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Plenary sessions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What suggestions do you have to improve the structure of the Institute?

3. Overall Course Content and Quality of Instruction:

Evaluation Item		Excellent	Very Good	Good	Fair	Poor
1	Applicability of the courses to your work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Quality of the reading materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Interaction with fellow participants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Quality of teaching	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Overall knowledge and experience of the facilitators	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Fulfillment of learning expectations and interests	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What courses or course content would you add or exclude for next year's Institute?

4. Overall Rating:

Evaluation Item	Excellent	Very Good	Good	Fair	Poor
Please rate the overall quality of the Institute	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments

THANK YOU VERY MUCH FOR COMPLETING THE SURVEY. KINDLY SUBMIT THE COMPLETED QUESTIONNAIRE TO THE COURSE ASSISTANT IN YOUR CLASS OR TO THE MDI OFFICE.

X-E: 2006 Focus Group Discussion Topics and Participants

Topics for Focus Group Discussion

1. Skills Which Contribute To Success
2. Skills Lacking and Needed
3. How do we make Community Economic Development Happen?
4. Ideas on a Different Kind of CED Program
5. Next Steps and Other Thoughts

Participants in Focus Group Discussion

Invited - Present

Michel Adjibodou, Community Economic Development Program. P.O. Box 23409 Dar es Salaam, Tanzania.

Amadeus Kamagenge, Tanzania Social Action Fund. P.O. Box 72173 Dar es Salaam, Tanzania.

Elisifa Kinasha, Tanzania Social Action Fund. P.O. Box 65366 Dares Salaam, Tanzania.

Nelly Lejter, Southern New Hampshire University. 2500 North River Road. Manchester NH 03106-1045.

Olive Luena, Tanzania Gatsby Fund. P.O. Box 8695 Dar es Salaam, Tanzania.

Bill Maddocks, Southern New Hampshire University. 2500 North River Road. Manchester NH 03106.

Jimmy Makugira, FINCA Tanzania. P.O. Box 852 Dar es Salaam, Tanzania.

Pasiens Mapunda, National Institute of Medical Research. P.O. Box 10104 Dares Salaam, Tanzania.

David Miller, Southern New Hampshire University. 2500 North River Road. Manchester NH 03106.

Batilda Mushi. P.O. Box 8963 Dares Salaam, Tanzania.

Felician Mutasa, CED Program. P.O. Box 23409 Dar es Salaam, Tanzania

Lydia Mwakanema, World Vision Tanzania. P.O. Box 631 17 Dar es Salaam, Tanzania.

Issa Ngwegwe, FINCA Tanzania. P.O. Box 852 Dar es Salaam, Tanzania.

Credo Nguvumali, FINCA Tanzania. P.O. Box 852 Dar es Salaam, Tanzania.

Martin O'Reilly, Uganda Martyrs University. P.O. Box 5498 Kampala, Uganda.

Audax Rwechungura, Africa 2000 Plus Network. P.O. Box 4614 Dares Salaam, Tanzania.

Godfrey Sangana, Ministry of Community Development. P.O. Box 3448 Dares Salaam, Tanzania.

Sophia Simba, Ministry of Community Development. P.O. Box 25004 Dares Salaam, Tanzania.

Fridah Mwakyasuka, Mennonite Tanzania. P.O. Box 101 19 Dares Salaam, Tanzania.

Invited - Not Present

Theofrida Kapinga, Tanzanian Council for Social Development, Dar es Salaam, Tanzania.

Anna Matete, FINCA Tanzania. P.O. Box 852 Dar es Salaam, Tanzania.

William Mgemwa, Bank of Tanzania Mwanza.

Edward Mkwawa, Dar es Salaam Community Bank. P.O. Box 40950 Dares Salaam, Tanzania.

Focus Group held on Monday, October 9, 2006 at Community Economic Development Program, The Open University of Tanzania P.O. Box 23409 Dares Salaam, Tanzania.
Tel: 255 22 266 8789. Fax: 255 22 266 8789

X-F: SCED May 2006 Africa Trip Report

The Future of Training and Education in Microenterprise and Community-based Economic Development in Southern and Eastern Africa: Stakeholders Meeting, Johannesburg, South Africa May 8, 2006

On May 8, 2006, a meeting of key stakeholders in the fields of Microfinance, Microenterprise and Community-Based Economic Development took place in Johannesburg, South Africa. The meeting was possible thanks to the support of the Ford Foundation of Southern Africa. This document includes the summary of the discussion that took place in the meeting, as well as the next steps that will constitute the follow up to the agreements reached in the meeting.

Goals:

The goals, as articulated by the participants of this stakeholders' meeting, were:

1. To build a broad base of participation and support for the organization of future education and training programs that respond to the needs of practitioners in the fields of Microenterprise and Community Economic Development.
2. To expand the function of microenterprise training and education initiatives in Southern and Eastern Africa both to include information sharing, to build a sense of mission and purpose into the work of the practitioner. We envision a transformative mission to education and training programs that will build and inform the practice of Community Economic Development;
3. To create an integrated training and education program that draws from the skills and strategies developed over the past fifteen years in the Microenterprise field to enhance the skills and knowledge of practitioners across all sectors of community-based development.
4. To start building a knowledge base of best practice in Community Economic Development through action research and information collection and dissemination.

Summary of the discussion:

Participants in the meeting readily agreed that the microenterprise and development field has arrived at a critical moment for Africa. Many new training opportunities for practitioners are becoming available. At the same time, microenterprise initiatives are scaling up to reach new markets both on the supply side and on the demand side. More capital is becoming available while more Non-Governmental Organizations and Community-Based Organizations are being formed to address the ever increasing aspirations and expectations of their constituents. With the great ferment in the field, pressures are growing from constituent groups for new products in sectors previously underserved by capital markets and under stimulated by social entrepreneurship strategies.

During the discussion, the following themes emerged and produced agreement among participants:

1. The capacity of the field is not keeping pace with the growth in capital supply nor with the demand for the effective use of the capital. This can lead to serious inefficiency in the sector. The ability of the Microfinance and Microenterprise field to grow in the region will depend as much on the capacity of the field (organizations and people) to absorb and make efficient use of capital as on the access to capital.
2. There is a lack of communication between practitioners, training/consulting and trade organizations, international NGOs and institutions of higher education that leads to an imbalance (or little synchronization) between the demand side of the field (communities, CBOs and MFIs) and the supply of knowledge, training and services. Much of the training in the field is donor-driven with the range of service training limited to donor objectives. Relatively little attention has been given to forming the field agents into more than purveyors for the money suppliers. Institutions that produce knowledge in the field have so far found limited means to disseminate practical, applied knowledge to audiences beyond academic circles.
3. So far, South Africa, in particular, has followed a relatively rigid model of microfinance development, which has not facilitated innovation in products and services. There has been limited interest in scaling up service delivery either horizontally to reach into other sectors or vertically to integrate policy and regulation at the top with the concerns and livelihoods of the poor or near poor at the bottom. Moreover, the current situation shows a tendency to identify the concept of “microfinance” indistinctively with consumer finance and enterprise credit. There is therefore an urgent need to promote greater understanding of the microfinance and microenterprise fields, in connection with an integrated approach to community-based economic development and sustainable livelihoods.
4. The training that is currently taking place in the field is not being successful in creating learning paths that will empower the practitioners to obtain an integrated body of knowledge and practice that incorporates microfinance and microenterprise into a wider community-based economic development practice. Trainings continue to be conceptualized in isolation and as self-sufficient units, instead of as modules of a larger and more inclusive framework. The formation of a practice with a mission and set of standards requires a rigorous and at the same time flexible program of study, applied research, project development and validation through certification and academic degrees.
5. The training that currently exists in the majority of the Southern and Eastern Africa regions is not enabling the production of career paths that promote long term capacity within the field for either individuals or organizations. For example, field workers require specific sets of skills together with an understanding of their role in the larger picture. There is also a need for a comprehensive education and training continuum that will take into account the different constituencies within the field and within organizations. This is meant to ensure that training and education needs are properly covered in curricula and programs. This continuum for the formation of social change agents would also enable practitioners to form a career path within the field and would take into account the different levels (academic and professional) from which individuals are coming to become part of this formative approach. To offer certificate, diploma and degree programs (undergraduate and/or Master’s level) would address the needs of both the capacity of the field and the individual practitioners who want to make a career in the field.

Agreements and next steps

In response to these five problem areas, a majority of the participants expressed a desire to move ahead and create an integrated initiative that will:

1. Continue and expand the organization and delivery of training in the areas of microfinance, microenterprise and community-based economic development starting with the Microenterprise and Development Institute Southern Africa (MDI-SA) , to be offered in South Africa in 2007 with the benefit of consultation on curriculum and delivery formats with the organizations represented in this meeting;
2. Carry out information sharing through mixed networks of educational institutions and NGOs focusing on practice learning;
3. Promote innovation in products and services in the field, by way of knowledge development through such mechanisms as Financial Innovations Roundtables; and
4. Design and implement practice-based professional, certificate and degree programs to form agents for social change and transformation, on the basis of the scaling up of the current training offered in the MDI-SA.

There was consensus that the MDI at SNHU forms an appropriate basis for this expansion of service and purpose. Workshop participants expressed a strong interest in becoming part of a group in which the School of CED at SNHU will promote a network of like-minded NGOs and educational institutions for social change. Practically everyone present (20 out of the 24 African attendees) added their names to a list of “sponsors” of such an effort. Several participants made it clear that it was the broader mission (beyond microfinance) and an interest in the cross-sectoral approach to community-based economic development that brought them to the meeting. In fact, there was an impatience expressed by many that the broader agenda of exploring avenues for going beyond Microenterprise training had not been fully explored by the end of the meeting.

In response, Michael Swack has agreed to head a task force of participants who signed up to explore next steps in building the network of educational institutions and NGOs interested in building the practice of Community-based Economic Development for Africa. Bill Maddocks agreed to take the necessary steps to shape a broader curriculum for the next MDI-SA as a first step to respond to the interest in scaling up the practice.

Specifically, attendees agreed that the following next steps were necessary to achieve the goals agreed upon:

1. **Market and Needs Assessment Study** of the education and training field in the areas of microfinance, microenterprise and community development.
 - a. Supply side:
 - i. Inventory the institutions of higher learning and other education and training organizations in Eastern and Southern Africa prepared to support the combination of training, knowledge building and transformation (i.e. social change) in their curriculum.
 - ii. Identify potential trainers, faculty and “practice” supervisors from organizations working in the field
 - iii. Inventory “sponsors” of such efforts both in local government agencies, international NGO networks and donor agencies.
 - b. Demand side:
 - i. Review interests of CBOs, microenterprise organizations, NGOs and government agencies to take advantage of staff development opportunities.

- ii. Study the problem of staff retention and means of countering that problem (intimately related to capacity building of staff).
- iii. Bring to the awareness of local and national officials and policy makers the importance of a practice of CED to the future development goals of the region.
- iv. Review policy interests of local governments to further the building of a cadre of practitioners and to strengthen the practice of CED.

2. **Curriculum Development.** The first step in this domain will be to carry out a consultation process for the design of the 2007 Microenterprise and Development Institute Southern Africa that will take place in March 2007 (specific dates to be determined) in Johannesburg, South Africa.

- a. Develop a cross-sectoral set of core courses that respond to the need for strengthening financial management and organizational management capacity across Africa.
- b. Identify new training needs and training niches
- c. Create a Training of Trainers that increasingly relies on regional trainers, thus developing local capacity for teaching and training
- d. Develop a program of accreditation and standardization of all courses sponsored by SCED and potential partners. This would expand the current SCED core curriculum and would allow course participants to choose to take courses either for academic credit or for certification of attendance.

3. **Creation of a network of organizations,** including NGOs, higher education institutions and other like-minded organizations, with the shared mission of advancing the fields of microfinance and microenterprise as components of a wider initiative in community-based economic development in the region. The details of what the network would entail, its governance and potential activities were not discussed in the meeting. We therefore include this item as part of the new proposals we introduce below.

As a follow up on the agreement on these next steps, the team at the School of Community Economic Development at Southern New Hampshire University commits to carry out the following tasks, if we can gather enough resources to cover direct costs and if the activities and programs detailed here prove feasible and have the promise of self-sustainability over time:

- In consultation with the constituencies represented in the meeting, we will develop the market and needs assessment study as detailed above. We will disseminate the results of the study to the meeting participants. Expected date of completion: September 2006 (first of three sections of the report; more details will follow in future communications).
- A consultation process for the design of the curriculum to be offered in the Microenterprise and Development Institute for Southern Africa that we are planning to hold in Johannesburg in March 2007. Expected date of completion: August 2006.
- Coordination of a planning phase, in permanent consultation with meeting attendees and other stakeholders, in which we will determine the best formats, calendars, structures, delivery methods, contents, regulatory frameworks and target audiences for a scaling up of the current training program into a certificate-and degree-based continuum of educational modules. In particular, explore the feasibility of creating a Master of the Practice in CED, based on the current Microenterprise training in MDI, in a fashion that practitioners will be able to choose whether to take courses for academic credit or for a certificate. Expected date of completion: June 2007.

- Promote a Network of Knowledge Building, Training and Social Change Institutions (CED Practice Institutions) located in South Africa, to advance best practices in the field and knowledge production and dissemination.
- Negotiate partnerships with the locally operating NGOs, to develop Centers for certificate and degree programs, including cooperative agreements to start the programs.

Sponsorship Council for the Advancement of Education and Training in Microenterprise and Community-Based Economic Development in Southern and Eastern Africa

Interest Area Contact Sheet

The majority of the meeting participants signed up for task forces to advance the goals presented in this document. The descriptions below suggest potential activities to be carried out by each group. The final definition of the objectives and goals of each task force will stem from its members. The names and contact information of those who signed up for each task force are included as well:

Curriculum Advisory:

- Review current curriculum with an eye toward changes to fit skill needs
- Propose new course offerings that complement current training objectives
- Identify local faculty for teaching current courses
- Assist in developing innovative teaching materials
- Identify potential supervisors who can assist program participants in testing new skills in the field
- Assist in bringing together program graduates to assess impact of their learning experience and recommend necessary changes

Resource Development:

- Identify scholarship funds for program participants
- Provide in-kind support such as staff time, office space or computers
- Identify appropriate training facilities
- Provide existing training materials for the use of instructors
- Put the CED training as a line item in the organization budget
- Mobilize direct financial support for the program that covers many of its overhead costs.
- Assist in bringing this initiative to the awareness of funders

Marketing and Promotion (MDI):

- Recommend the program to colleagues in affiliated organizations
- Link the MDI website to individual websites among collaborating organizations
- Discuss the MDI at meetings and conferences
- Offer incentives to employees to attend including providing leave time or a funding match for tuition.
- Serve as a wholesaler in packaging applications in order to offer bulk discounts to affiliated organizations.
- Identify key NGOs and networks to join the collaborative of organizations to build the practice of CED of which MDI is one part.
- Host visits by SNHU/SCED staff at major networking conferences and events

Program Development:

- Participate in applied research initiatives that focus on building CED knowledge and raising awareness among NGO's funders and governments about what CED practice is and how it differs from traditional development approaches.
- Identify Best Practices in CED in order to build informational resources
- Support and attend workshops that will address CED topics and identify new issues
- Help build a network of institutions offering complementary courses and training in the field of CED
- Promote policy within government that supports the practice of CED

- Assist in building vertical linkages with government organizations, bi-lateral and multi-lateral institutions that will support the larger CED strategy of building a practice.
- Hold cross-sectoral workshops to promote the use of Microenterprise strategies in other sectors and raise the awareness of the importance of Microenterprise in advancing sustainability.

Sign up Sheet

Name	Organization	Contact Information	Area of Interest
Michael Adjibodou	Open University of Tanzania-SCED Masters Program	e.ajibodou@snhu.edu	<ul style="list-style-type: none"> ▪ Curriculum advisory
Norman Buckham	Thembani International Guarantee Fund (TIGF)	norman@tigf.co.za	<ul style="list-style-type: none"> ▪ Resource development ▪ Marketing & promotion
Chris Burman	University of Limpopo, South Africa	burmanc@edupark.ac.za	<ul style="list-style-type: none"> ▪ Resource development ▪ Marketing & promotion ▪ Program development
Geoff Burton	International Training Solutions	Burton@itsafrica.co.za	<ul style="list-style-type: none"> ▪ Program development
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INVITEES LIST
MAY 8, 2006 JOHANNESBURG MDI-SA STAKEHOLDERS MEETING

1. **Michel Adjibodou** – OUT/SNHU CED Masters Program - Dar Es Salaam, Tanzania
2. **Wolday Amha** - African Microfinance Network (AFMIN) – Addis Abba, Ethiopia
3. **Julia Barton** – SNHU/MDI site logistics consultant - Gauteng, SA
4. **Robert Berg** – International Consultant – Washington, DC
5. **Norman Buckham** - Thembani International Guarantee Fund (TIGF)
6. **Christopher Burman** - University of Limpopo - Polokwane, SA
7. **Geoff Burton** – International Training Solutions – Gauteng, SA
8. **Abbey Chikane** – Gemini Consulting- Gauteng, SA
9. **Gerhard Coetzee** - ECI/University of Pretoria - Gauteng, SA
10. **David Cracknell** – MicroSave – Nairobi, Kenya (MDI Faculty)
11. **Christopher Aleke Dondo** - K-Rep Development Agency - Nairobi, Kenya
12. **John DeWitt** – Small Enterprise Foundation – Tzaneen, SA
13. **Jill Donahue** – MDI-SA HIV/AIDS Consultant - Jeffries Bay, SA
14. **David Farirai** – Senior Education Specialist, USAID –Gauteng, SA
15. **Peter Franks** - University of Limpopo - Polokwane, SA
16. **Nelly Lejter** – SNHU/SCED: Associate Dean and Director of International Programs
17. **Olive Damian Luena** - Tanzania Gatsby Trust – Dar Es Salaam, Tanzania
18. **Bill Maddocks** - SNHU/MDI Director – New Hampshire, U.S.A.
19. **Evans Maphenduka** –Ikussasa Empowerment Trust Gauteng, SA (MDI-SA Faculty)
20. **David Miller** – SNHU Professor Emeritus – San Francisco, USA
21. **Stephen Miriero** – INAFI Executive Director – Nairobi, Kenya
22. **Paula Nimpuno** – Ford Foundation for Southern Africa
23. **Grace Oloo** – University of Venda – Venda, SA
24. **Roland V. Pearson, Jr.** – Microenterprise Alliance - Gauteng, SA
25. **Martin O'Reilly** – Uganda Martyrs U. – Kampala, Uganda (MDI/MDI-SA Faculty)
26. **Yvonne Radinku** – AMFISA - Gauteng, SA
27. **Michael Swack** - SNHU/Dean School of Ced – New Hampshire, U.S.A.
28. **Seth Tladi** - Triple Trust, Cape Town, SA
29. **Olivia van Rooyen** – Kuyasa Fund - Cape Town, SA
30. **Mangaliso Williams** – Community Microfinance Network – Gauteng, SA

X-G: SCED October 2006 Africa Trip Report

Building a Coalition to Promote the Practice of Community Economic Development in Africa: In Search of Common Ground

October 2006 Trip Report

Prepared by Nelly Lejter, Bill Maddocks, David Miller

I. Background

On October 1, 2006 The School of CED at Southern New Hampshire University (SNHU) launched a six month planning phase for a comprehensive program intended to build a Microenterprise and Community-based Economic Development Practice (CEDP) for three regions within Africa. A two week visit to Southern and Eastern Africa initiated the three step action plan (i.e. market assessment, curriculum development and program planning) articulated at the May 8th Stakeholders meeting in Johannesburg. We carried out this effort with the understanding that we have both a responsibility to the field in building the CED Practice while we have a responsibility to SNHU to determine how our degree-based and certificate-based programs fit into the larger goal of building the practice. In carrying out our mission we recognized that training and education of practitioners cannot exist in a vacuum. A professional, practice-based learning program must draw upon an established set of principles, an agreed upon set of strategies, a body of knowledge, and a program of research and policy development. It must be responsive to the needs and interests of the community of stakeholders it is serving. The purpose of our visit has been to gather the information that the School of CED requires in collaborating with other institutions in the region. In pulling together information in this report we have attempted to get at the further questions needed to lay out the next-step options both for building a practice of CED for Africa as well preparing the necessary cadre of professional practitioners to advance this practice.

II. Summary of the meetings

October 3rd. Johannesburg, SA: AMFISA; Women's Development Fund

Meeting with:

Mangaliso Williams, Executive Director, AMFISA

Ben Nkuna, Women's Development Fund

Evans Maphenduka, AMFISA Board Member

We were pleased to see that there was strong interest from AMFISA to collaborate with SCED/SNHU. AMFISA is the Association for Pro-Poor Micro Finance Institutions for Southern Africa. (Appendix I) They are a young organization that has been offering a number of short training workshops for their member organizations serving close to 100,000 clients.

Williams felt that it is now time to move beyond micro-finance into the realm of community finance and social development. He envisioned a need to build a variety of services from housing loan guarantees, community loan funds, community investment schemes, shaping enabling policies, forming purchasing cooperatives, etc. He was eager to become involved in setting up an MDI committee in South Africa. AMFISA already receives support from Ford Foundation and Shared Interest (Appendix II) as well as from the APEX Fund of South Africa (Appendix III). He felt that there was no problem in our approaching these sources for further support in building this program. Both Williams and Maphenduka agreed that the direction we were heading was timely. They felt that the Microenterprise Alliance in South Africa was going in a direction that was linking what they called "the first and second economies" together. Banks, loan sharks as well as the pro-poor alliance were just busy pushing loans with little understanding of what effect it was having on poor communities. "There are too many interests and contradictions that are not in accordance with our mission."

Williams felt that we need to do several essential things to assure the effectiveness of the program and its commitment to pro-poor strategies. He agreed that we need to set up a central committee to coordinate the effort that would involve research, policy development, curriculum development and training/education. The committee would assist in moving us through a local accreditation process, a *sine qua non* for demonstrating the value of the degree. He felt we also need to bring representation from key universities into the committee as well. This is important to take the intellectual capacity down to the grassroots. If there is to be research that will build and inform the sector, the universities have to be involved. He mentioned that Venda was one place where, at least, there was some embryonic, yet weak, effort in addressing the issues (we actually heard this from several people). He also mentioned that AMFISA has been using the training site of the Women's Development Bank in Acornhoek, Limpopo (approximately 3 hours from Venda) because it is low cost, a good facility and in the area of greatest economic need. Meeting participants also agreed on the importance of developing local capacity for faculty and facilitation of contextual knowledge most directly applicable to the African experience. Maphenduka and Williams agreed that a crucial component of their participation in the emerging network we are envisioning would be to identify a local group of practitioners that could serve as facilitators and project supervisors.

Maphenduka and Williams agreed that AMFISA would be an effective partner to move our 'beyond micro-finance,' pro-poor social agenda forward. It is important to involve them in building our network.

Next Steps

- Coordinate visit of Evans Maphenduka to the New Hampshire SCED campus on November 8 to discuss potential involvement of AMFISA with our programs.
- Continue communication with Mangaliso Williams regarding same topic (after Maphenduka's visit).
- Follow up with the participants in the meeting by sending them further information and asking their input for the creation of a coalition of organizations to advance CED practice, as this idea received strong support from all present in the meeting.

Oct. 3rd. Johannesburg, SA: Centre for Microfinance at the University of Pretoria; University of Limpopo; LeaRN Network; Microfinance Capability Building Program (AFCAP)

Meeting with:

Gerhard Coetzee, Director for the Center for Microfinance, University of Pretoria and Manager of ECI International, a subsidiary of DAI.

Chris Burman, Project Director in the Turfloop Graduate School of Leadership, University of Limpopo.

Peter Franks, Vice Chancellor, University of Limpopo.

Gavin Andersson, Director of LeaRN (A Kellogg funded network for training indigenous leaders in eight southern African countries)

Roland Pearson, Independent MED/MF Consultant

We had an open and frank discussion around the development industry of South Africa in particular and southern Africa in general with a focus on two sectors: Micro-finance and Local Economic Development. Coetzee and Pearson made it clear that the Masters Degree in Micro-finance at the University of Pretoria was not reaching the target audience of pro-poor organizations. Currently there are only three people enrolled in the program. Most of the practitioners in the field come in and out of the banking sector. In general, the pro-poor alliance is still struggling to distinguish itself from the larger commercial lending industry. Given the available capital in the APEX fund, the struggle is more about trying to expand the client base. Loan officers are encouraged to push more loans and expand their portfolios.

On the social development side of the equation, the local CBOs are usually charity driven, Good Samaritan initiatives with very thin indigenous leadership. They made an important distinction between Community-based Economic Development (CED) and Local Economic Development (LED). In the case of South Africa most grassroots development is LED. There is little sense of ownership by the local end-users of services which are usually delivered by municipalities or political parties. Recently all municipalities had to carry out an integrated development plan which was intended to prioritize local projects which, in turn, would absorb central funding. This whole effort was driven from the top by the Ministry of Provincial and Local Government.

On the one hand the picture in South Africa appears discouraging since most local development is driven by top-down government initiatives to appease local demand. In response Turfloop Graduate School of Leadership is offering training for local government personnel. Although so

much is top down, there just is not sufficient capacity in place to meet demand. Conditions are such that there is great promise for building an alternative model. Everyone around the table agreed that the current model cannot sustain itself; that the situation is ripe for a policy shift in which a coalition of local government agencies, CBOs, NGO and Micro-credit institutions will encourage stakeholder ownership and participation in community-based initiatives. This will be a major shift in orientation from an entitlement orientation. Such a shift will require considerable certificate-based training and re-orientation for line personnel, degree programs for elites, information generation and data collection to make informed decisions, and research and advocacy to help form effective policies.

A third piece to consider is that none of the universities are providing the essential training or support for building the latter model. Several people mentioned that the University of Venda has a promising yet embryonic program. However it currently does not have the reach or capacity to respond to the needs as described above. Although, Grace Oloo, the program director at Venda, attended the May 8th meeting, there has been little contact between our institutions. It should be noted as well that Venda offers an undergraduate degree only in the area of microfinance.

In any case, everyone agrees that there is little likelihood that the above push for change will come from universities. One avenue of promise is through the Kellogg funded Leadership Regional Network (LeaRN) working in partnership with Synergos (Appendix IV). The Director, Gavin Andersson expressed interest for us to get back to him after our trip to explore further collaboration. This was confirmed by a follow-up email from him. LeaRN has a mandate to develop local community leadership and, by extension, to build CEDP. It is still at its early stages but is well supported. Working with LeaRN could be a very worthwhile project with mutual benefits; it could also be timely since it appears inevitable that there will be major policy shifts in Southern Africa toward a CEDP approach.

In the conversations that led to the meeting above described, we also had the opportunity to receive very useful feedback on the partnership that SNHU carried out for 2 years with the University of Limpopo in organizing the Microenterprise and Development Certificate in South Africa. A key lesson learned from this partnership is the need to make sure that any program SNHU develops in the region is not perceived as being designed and implemented in a “top-down” approach that does not sufficiently take into account local input and contributions. Therefore, any planning process for future programs or scaling up of current programs must include provisions to ensure that the different stakeholders and partners appreciate the process as inclusive and consultative enough to guarantee the local relevancy of the contents and structure as well as the understanding of roles for each partner or member of the emerging network.

Next Steps

- Contact each one of these meeting participants individually to tell them our specific ideas for the delivery formats of our Master’s and training programs in the region, to get their input (this means we need to prepare a brief document that describes the program)
- Contact Chris Burman and Peter Franks in particular to explore possible ways in which the two institutions (UL and SNHU) can continue staying in contact and explore potential activities together.
- Contact Gavin in particular to get in touch with him further about potential collaboration,

depending on the decisions to be made about where and how to start new programs.

- Follow up with meeting participants by sending them further information and asking their input for the creation of a coalition of organizations to advance CED practice. This idea received mild support in the meeting; but all participants expressed their interest in receiving further information from us to explore the possibility of building the coalition.

Oct 4th. Johannesburg, SA. Thembani International Guarantee Fund.

Meeting with: Norman Buckham, Chief Executive, Thembani International Guarantee Fund. Our meeting with Norman Buckham allowed us to complete our visit in South Africa with a note of optimism. Thembani works in collaboration with **Shared Interest**. Its mission statement declares:

Shared Interest builds partnerships for change in South Africa. We guarantee bank loans for low-income communities to construct houses, create jobs, and launch small businesses. This provides a unique opportunity for U.S. supporters to invest in South Africa's future.

Norman made it clear that his interest is beyond individual lending and savings. He said that the government needed to boost its efforts on programs aimed at extending credit to community-based organizations. He said: "I believe that developmental financing will go a long way in contributing to the national goal of eradicating poverty." (Appendix V). According to Shared Interest's web page:

As 2005 ended, ABSA, Thembani and Shared Interest signed a memorandum of understanding to create a program through which ABSA will roll out loans to low-income communities, partially backed by Shared Interest guarantees. ABSA and Thembani will bring each other proposals for loans to low-income communities of color, their clients, or development finance institutions that, in turn, lend to individuals. Approved loans will receive partial guarantees ranging from R500,000 to R10,000,000 for one to three years. Shared Interest will continue to adapt its guarantees to clients ranging from micro-finance institutions to rural cooperatives. .
http://www.sharedinterest.org/files/si_fa_spring2006.html

At the end of the meeting we proposed to Buckham a partnership where Thembani would offer the Masters Degree Program using a franchise model. Thembani would advertise it as a fully accredited program available to all its membership organizations. Thembani would recruit students and help identify potential faculty and project supervisors. We agreed to explore further the questions of resource allocation, revenue sharing, accreditation and other such issues.

Norman will be coming to the States in January. We recommend inviting him to meet with us in New Hampshire to take this discussion further. In the meantime, we suggested an exchange of emails that would begin the process. Of course, we had these conversations before going on to East Africa. Consequently many issues were raised as to how we could fold this initiative into what we are doing in East Africa.

Next Steps

- Follow up via email with Norman Buckham to consider options for a potential alliance with

SCED (or CCED) in building the coalition or in establishing a bilateral partnership, depending on what SNHU decides to do next in terms of how and when to start new programs.

October 6th. Dar es Salaam. Global Development Learning Centre in Tanzania (TGDLC).

Meeting with Charles Senkondo, Managing Director of the Tanzania Global Development Learning Centre (TGDLC).

The TGDLC is part of the World Bank funded Global Development Learning Network (GDLN). <http://www.adbi.org/partnership.gdln/> .

GDLN is a growing partnership of more than 60 learning centers and public, private, and non-governmental organizations around the world using distance learning technologies and methods to enable interactive, cost-effective learning and knowledge-sharing for sustainable development and poverty reduction. Through GDLN, individuals, groups, and organizations can design and deliver courses, seminars, and other activities that cover the full range of development issues.

All sites have videoconferencing facilities and are able to connect by satellite, fiber optic and ISDN technology. There are currently centers in more than a dozen countries in Africa and the number is expanding. We visited all of the facility in the center of Dar es Salaam and were very impressed with the fact that we could offer courses in real time from SNHU or from any one of these sites. A faculty member could conduct a class of students sitting in several cities having a classroom exchange in real time. In addition there is capability for powerpoint and other graphic interfaces. The classrooms have Dell computers at each seat for students to look at materials and interact in real time with the instructors. At the same time, a voice activated camera can zoom in on a particular individual speaking or asking a question. That person appears on one of several large screens in each of the participating classrooms.

Even though several of the sites are at institutions of higher learning (e.g. University of Namibia) there are, as yet, no degree-based courses being offered. The current pricing structure for using the facilities is \$200 per hour. We were told by Charles Sekondo that the price is negotiable.

We see great opportunity here for offering degree-based courses for the Masters Degree Program both virtually and in real time. Such a platform could be a powerful tool to be used for the coursework. And in addition to classroom time, project supervision would be carried out by adjunct faculty members in each of the participating countries. These supervisors/student advisors would be trained and paid by SNHU. We could also work with adjunct faculty in each of the countries to develop regionally specific curricula with appropriate case studies that would be available through the GDLN delivery mechanism. This would go a long way to make the SNHU/SCED faculty even more international than it currently is. Such a medium could have tremendous reach for SCED/SNHU, engaging dozens of students at any one time across several countries. It could also obviate the need to go through a lengthy licensing process since we are operating as an offshore operation in each of these countries with accreditation within the United States. This platform would also help us build a network of faculty and researchers who would

meet in real time in seminars and workshops.

Next Steps

- There are several options that require more exploration in using this platform. One possibility that we actually test its strength by using it in the near future for a conference between SCED and the OUT staff and faculty in planning further collaboration between our institutions.
- Follow up with Senkondo thanking him for the offer to adjust the fees for the use of the platform; schedule a meeting with him and SCED people to examine potential uses of the technology. Perhaps it would also be a good idea to test the technology with a three-country planning conference.
- Find out how much Senkondo would be willing to charge us for a continued use of the platform.
- Find out what the protocol is for using the other locations of the GLDN; what the contracting and access process are at each site; is this handled in an individual basis or is there a way we can negotiate a blanket agreement with several sites that fixes the “per use” or overall fees, scheduling process etc.

October 6th. Dar es Salaam. Case Study: Women’s Community Sanitation and Recyclables Project

We visited a women’s organization operating in an informal settlement on the outskirts of Dar es Salaam: the Kisutu Women Development Trust Fund, KIWODET. The visit was arranged by a graduate of the CED program at the Open University of Tanzania. The student worked with this women’s group in fulfillment of the requirements for completing her Masters Degree thesis project. The project was a community sanitation and recycling initiative. What follows is a very brief summary of the visit.

We met with the leader of the women’s group and members of her board in a tiny cinderblock room serving as the organization’s headquarters. From there we did a walk-about through the narrow dirt streets in a neighborhood of casually constructed shacks. Women and children spilled into the streets while young men standing about greeted us as we walked by. We were told that many of the denizens of this quarter were prostitutes by night and many of the youth were involved in some manner with drugs. This means that this is a neighborhood with many economic and social challenges, starting with mere survival.

The initial spark that triggered this effort was the realization among some of the women that their children spent time going through the garbage and separating it for commercialization purposes. The women were appalled at the fact that their children were doing this instead of going to school. They then decided that instead of the children, they were going to do the job themselves. Once the program grew enough they were able to hire local labor. In organizational terms, they expressed the immediate goal was to provide this community of several thousands the sanitation services that were not being provided by the municipality. Secondly it provided employment. The organization’s objective was to provide these services in an efficient and sustainable fashion. The way they chose to do this was to provide the young drug users and women of the night with a day job of collecting and sorting the recyclables and bundling them off to a nearby recycling center.

The revenue for this project comes from three sources. First the group is paid by the recycling center for the glass, plastic and tin. Now that the neighborhood has experienced cleaner streets with fewer rats and flies, the group has become successful in charging a small fee from each household for the daily collection of their refuse. The municipality is also contracting them for their garbage collection services. The CED student helped the women get a loan to buy a wagon and a tractor. The loan has now been paid off. The organization currently works in the Hananasif ward, which covers 2,045 square kilometers, a population of 31,120 and 8,331 households.

The problem the women are currently facing is that they are unable to meet the growing demand for their services. They are seeking a source for an additional loan for a truck to haul the materials as well as for purchasing more tools for sorting. They also want to expand into composting the bio-degradable garbage in a manner that will create community gardens. This too will require capital investment. A community investment scheme would go a long way in supporting such an activity. The women leaders of the organization are well aware that their line of business may run into fierce competition. In fact, they have already decided not to process tin cans as they are a valuable resource that many people seek in order to sell. They have thus decided not to pursue that particular line. Their awareness of the current and potential competition to process the recyclable materials, together with their recognition of the future benefits of expanding into the processing of biodegradable garbage, is guiding their current growth efforts.

An important lesson to take away from this study is that the students in the CED Masters Degree program function as social entrepreneurs. They are initiating projects that draw upon micro-enterprise strategies to lead to financially sustainable social programs.

Next Steps

- Write up of the complete report on this case study; presentation of the organization as a nominee for the Best Practice in CED Awards in 2007.
- Publish the report on this case study and include it in other potential publications (book by Nelly Lejter and David Miller).
- Prepare a short audiovisual presentation on the case for dissemination and fundraising purposes.

October 9th. Dar es Salaam. Focus Group organized by Michel Adjibodou with representatives of NGOs.

Present:

Amadeus Kamagenge, Tanzania Social Action Fund.

Elisifa Kinasha, Tanzania Social Action Fund.

Olive Luena, Tanzania Gatsby Fund.

Jimmy Makugira, FINCA Tanzania.

Pasiens Mapunda, National Institute of Medical Research.
Batilda Mushi, CED Program student.
Felician Mutasa, CED Program, OUT.
Lydia Mwakanema, World Vision Tanzania.
Credo Nguvumali, FINCA Tanzania.
Audax Rwechungura, Africa 2000 Plus Network.
Godfrey Sangana, Ministry of Community Development.
Sophia Simba, Ministry of Community Development.
Fridah Mwakyasuka, Mennonite Tanzania.

Those at the meeting represented some of the major development organizations in the country. For example, the Tanzania Social Action Fund and the Gatsby trust together provide funding for community development projects reaching practically every community in the country. Sophia Simba is the Minister of Community Development for Tanzania. She is among several high ranking officials who have enrolled in the CED program at OUT.

The general consensus at the meeting was that most of the community development organizations operating in the region do not have the business and management skills to ~~even~~ begin to operate in a sustainable and efficient manner. Those in the focus group that went through the CED Masters Degree Program agreed that they underwent an important transformation during the program. Their orientation shifted from a top-down approach where they acted as a conduit for government funding to one in which they worked together with local actors to mobilize local resources for social change.

If they were to prioritize the kinds of training needed by their organizations it would include:

1. Planning of all forms including strategic planning, business planning, project planning. There is a strong agreement that community groups cannot do basic planning
2. Leadership skills. There is no idea how to run an organization, create a board or mobilize communities into action. Little understanding around accountability, transparency, responsiveness and supporting participation.
3. Business management skills. There is little idea how to do financial management or organizational management.
4. Community-based participation around planning, information gathering and resource mobilization and local empowerment.

They all agreed that the Masters Degree program provides the practitioner with the authority to bring about change and to engage local officials in the process. It provides a change of focus and it has created important networks in the country, which in itself, has allowed change to take place. The large numbers of practitioners who have come through the program serve both to recruit others into the program and also to leverage changes in the way development is carried out in Tanzania.

At lunch, the Minister of Community Development, Sophia Simba (an incumbent in the program) asked us to work with the Ministry to offer short training programs. We agreed to explore this further with her deputy, Godfrey Sangana.

The importance of this meeting was for us to have a chance to meet with a wide array of development organizations not necessarily directly engaged in micro-finance. It allowed us to have a detailed assessment of the demand for the kinds of learning that is offered in the Masters Degree Program. Most importantly, the meeting served as a way to sharpen a short list of key questions to send out to several networks of community development organizations in Africa. We expect that such a questionnaire will give us the salient information we need for designing the next steps in our CEDP initiative. Finally, the meeting was crucial for assessing the level of support that the School of CED and its program has developed in Tanzania. All the participants who came from the CED program or are currently students in the program agree that it has changed the way community development is practiced in Tanzania. There is no question that there is and will be a continued demand for our program and that there will be support for our expansion or scaling up purposes, should part of them take place in Tanzania.

Next Steps

Continue conversations with the Minister of Community Development to explore potential collaboration between our organizations and/or potential demand for new short term training programs or “scaling up” of the SNHU-OUT program. Determine the possibility and interest of our expanding or scaling up the SNHU-OUT program via conversations with the OUT officials. In this context, there are several questions that can guide the analysis and decisions:

- Can the SNHU-OUT program in Tanzania constitute a basis upon which to build and launch a new version of the Master’s program that is regional in scale (to cover all of East Africa and not only Tanzania)
 - What are the conditions under which SNHU can renew and expand the current collaboration with OUT? For example: staffing issues (program coordination in Tanzania); accreditation and its costs; incorporation of learning technologies (use of Blackboard, internet access)
 - In what ways can SNHU draw upon the support of the increasing body of alumni and students of the SNHU-OUT program in attracting support for a “scaled up” or expanded version of the program?
 - Does it make sense to offer an MDI-type of training program in Tanzania? There was strong support among the focus group participants to the idea of short-training programs for people in their organizations. It seems reasonable to explore the possibility of adapting the MDI curriculum and format to the Tanzania context. This is in the context of a larger question: can Tanzania be the location for the pilot of a new regional program?
- Follow up with meeting participants by sending them further information and asking their input for the coalition of organizations to advance CED practice. This idea received strong support in the meeting.
 - Follow up with further work in the identification of local practitioners who as experts in the field can potentially become faculty and project supervisors for our potential programs, should we decide to continue the current training activities in Tanzania and/or carry out a pilot program in this country in the context of new, “scaled up” SNHU programs in the region.

October 11th. Nairobi. INAFI: International Network of Alternative Financial Institutions in Africa.

Meeting with Stephen Mirero, Executive Director, INAFI Africa,
Rose Mwaniki, Blue Rhino Consult Ltd
Rosemary Kantai, Mwangaza Business Development Services
Marcia Odell, PACT International

International Network of Alternative Financial Institutions (INAFI) was established in March 1995. INAFI Africa is an Africa wide network of practitioner microfinance institutions. The global INAFI network operates through near autonomous but legally and operationally linked chapters in Asia, Africa and Latin America. INAFI Africa describes itself as:

A not-for-profit membership organization, motivated singly by the desire that poor people too should have access to appropriate financial services according to their means and needs. Just like the better off members of the society, INAFI Africa believes that poor people also need and can pay for appropriately designed financial services, which they can apply to take advantage of economic opportunities, secure their livelihoods, or better manage risks and emergencies frequently threatening their very existence. As a network, member organizations (MOs) measure their success not only by the extent to which they are able to provide services efficiently and sustainably to the poor, but more so by the extent that the poor clients themselves succeed in building sustainable livelihoods. http://www.inafiafrica.org/gauteng_INAFI_africa_declaration.pdf

Stephen is one of three fulltime paid staff in INAFI Africa. Rose and Rosemary serve as consultants to the small INAFI Africa staff. Stephen, Rose and Rosemary each expressed a keen interest in partnering with SCED in offering the Masters Degree program. They felt that there is a growing interest in the development community for building CEDP. Like with Norman Buckham at Thembani, they also see a great demand for degree-based learning and would be interested in a franchise-like relationship with SNHU. They feel that conditions are such that INAFI must move beyond a narrow micro-finance model and begin to look at social development paradigms that would strengthen greater participation of community development organizations. They made it clear to us that the INAFI team has been looking for ways to reach out to the broader community development sector including training, social change and policy development. They felt that being a part of a larger network of organizations interested in changing the development paradigm for Africa is definitely the way to go at this time.

Stephen said “The era of hand-out programs for poor African communities is over. It is time to change the paradigm.” He felt that credit schemes were certainly not the answer but that assuring sound financial management within CBOs and the development of appropriate financial products for community development schemes are what the Micro-finance industry could now bring to community development programs across Africa. He continually referred to “buy-in; moving an institution from where it is to where it could be.” In order to do this requires considerable human resource development. He felt each of the organizations within the INAFI network should be expected to *buy-in* to this change and he made the point that he can bring the buy-in from its members. He talked about ways of tapping the knowledge in communities and developing models for bringing ideas out of the community to train other communities. He saw the CEDP approach as an effective way for making this happen.

Marcia Odell was emphatic that there is key knowledge that resides with the practitioners. We need to develop a model for how communities can be trained in keeping CED sustainable. For example, we need an ongoing Training of Trainers to keep knowledge and skills developing and vibrant. We also need ways to counteract the negative forces of politics, gossip, nay say-ers and corruption that destroy a community's cohesiveness and mutual trust.

Rosemary Kantai said that there is a huge demand right now for higher education in East Africa. It seems as if everyone has just discovered it and wants to get involved with a program

Next Steps

- We agreed to have further discussions around ways of formalizing our relationship which may include a future meeting of like-minded organizations prepared to further practice of Community Economic Development.
- Since Puneetha Palakurthi has a professional relationship with Mirero, and since he had expressed to her his interest in her providing training to members of his network, it would be wise to pursue the connection with INAFI after conversations with Puneetha and her insights into what areas or topics are of most interest for Mirero to work on for potential training needs that could involve SNHU.
- Follow up by sending further information and asking Mirero's input for the coalition of organizations to advance CED practice. This idea received mild support from him in the meeting.

Oct 13th. Kampala. Centenary Rural Development Bank; East African Center for Open Source Software; Financial Sector Deepening Project—DFID Uganda.

John Giles, Managing Director, Centenary Rural Development Bank

Chris R. Kasangaki, Financial Administrator, East African Center for Open Source Software

Christopher Musoke, Deputy Manager, DFID: Financial Sector Deepening Project, Uganda

Paul Rippey, DFID Uganda

Once again we had it confirmed for us that the membership of the Microfinance industry is going in two directions. Many organizations are considering moving more into the formal structure of banking; while others are committed to a social mission which takes them more in the direction of addressing the broader development goals of poor communities. There are an increasing number of avenues for people in poor communities to access individual loans. What is lacking is the capacity to build effective responsive and sustainable community structures that provide the services to its members that will allow for them to have a life of quality. Finally people in countries throughout Africa are waking up to the fact that the era of command economics is over. No more central planning with complementary infusions of aid. So there is a need to build the financial and managerial structures that will allow communities to mobilize their assets and use them efficiently. This is the message we received throughout meetings in South and Eastern Africa.

Next Steps

- Follow up with meeting participants by sending them further information and asking their input for the coalition of organizations to advance CED practice. This idea received relatively low

support in the meeting.

III. Related academic and training opportunities in Africa

In an extensive report by Martin O’Rielly specifically written for this study (A Report On Microfinance & Community Economic Development Training And Education In Africa, October 2006) we have a comprehensive list of institutions offering courses that relate to the field of micro-enterprise and, by extension, to CED. Following is an annotated listing of these programs: When we examine the English-speaking academic institutions offering courses in microfinance-related subjects, we see that they fall into five major categories:

1. MBA/MA (University of Stellenbosch; University of Pretoria; Uganda Martyrs University, Open University of Tanzania)
2. BA level (Mekelle University; Uganda Martyrs University, Kyambogo University)
3. Post-Graduate Diploma level (Makerere Business School; Strathmore University; University of Dar-es-Salaam)
4. Certificate level (University of Pretoria; University of Cape Coast)
5. Elective Course offerings (USIU, Kenya; American University, Cairo)

1. Masters’ Level

University of Stellenbosch Business School

The course in Micro Finance is an elective in their *Masters in Development Finance* program and is offered by the Africa Centre for Investment Analysis (ACIA). This program has a strong developmental focus. The aims and objective of the course is “to equip participants with an understanding of the evolving theoretical framework underlying microfinance and the institutional issues involved in the demand and supply of financial services”. It is presented over in a modular block structure: Candidates visit the campus 5 times – 4 blocks of 2 weeks and one shorter, final block of a few days. During this period 6 core courses and 3 electives are presented. Thereafter the candidates still have to complete a research report in order to qualify for the degree.

University of Pretoria, Centre for Microfinance

Four courses in microfinance are offered by the Centre for Microfinance, as part of the *MBA* program: (i) Introduction to microfinance – a general introduction to microfinance, covering history, theory, supply and demand issues an course of the core MBA, this course covers the different objectives of microfinance, capitalization, governance, impact measurement, market research and strategic decisions, learning networks and advocacy; (iii) managing the microfinance institution – based on modeling the microfinance institution through the different stages in the lifecycle of organizations, it also emphasizes the most important aspects of each phase, including portfolio management, human resource management aspects and more; (iv) Innovations in microfinance – using a specific innovation framework and view of entrepreneurs, this course builds an innovation paradigm and then employs cases to discuss a range of innovations in the microfinance world of different countries, with an emphasis on Africa.

Uganda Martyrs University

Courses in microfinance are offered as electives to those students of the *MA Development Studies* distance learning program. The four modules in microfinance form a third of the overall course offering. They are as follows: (i) The nature of microfinance – its history and development in Africa; (ii) The context of microfinance - ; (iii) Microfinance as a tool for development; and the management of microfinance. They must also write a research report on some aspect of microfinance in the development context. The total length of time for the MA programme is three years, of which the study of the four modules in microfinance comprises one full year. In addition to their home-study materials, students are obliged to an annual two-week residential programme at the university.

Open University of Tanzania

The Open University of Tanzania (OUT), in conjunction with SNHU, began offering an *MSc in Community Economic Development* in 2001. The OUT is a single mode institution offering certificate, diploma and degree courses through distance learning systems. The CED program places great value upon applied experience and a substantial part of the assessment hinges upon the successful completion of field-based research. Courses are offered one week per month for an 18 month period in Dar es Salaam and Arusha. The program is divided into three semesters. During each semester, students take three required courses and an elective course. The program is designed for practitioners working, or intending to work within community-based organizations committed to development projects and program.

2. BA Level

Mekelle University, Ethiopia

The university offers a four-year *BA Microfinance* program, in addition to a “summer in-service programme”. The course was established in partnership with the Association of Ethiopian Microfinance Institutions. The thrust of the program is very much towards commerce and economics with a microfinance twist. The target group are very much school leavers. The first two years of the program comprise of full-time study, with the second two years as part-time.

Uganda Martyrs University, Uganda

UMU offers a *Diploma and a BA program in Microfinance and Community Economic Development Studies*, via distance learning. The program started in 2001 in partnership with Microfinance African Institutions Network (MAIN), and German Technical Assistance (GTZ). Both courses are geared towards practitioners and currently have over 250 students from some 15 African countries. Their average age is 41. In addition to home-study, they have to attend four three-week residential programs at the university. The sixteen modules that comprise the course are roughly divided between management issues and development issues. The diploma course runs for two years. Students who have successfully achieved a 65% average, or above, are invited to complete a further two years study if they wish to be awarded a BA in Microfinance and Community Economic Development. The annual cost of the course, including full board for the residential workshop, is 1000 USD. (See Appendix 2 for a fuller account of UMU’s involvement in microfinance education).

Kyambogo University, Uganda

Kyambogo University has just begun to offer a three-year degree program in microfinance studies. The program is offered to day students, as well as to those attending evening classes. Currently, there are some 172 students enrolled on the program.

3. Diploma Level

Makerere Business School, (MUBS), Uganda

MUBS has been offering a *Postgraduate Diploma in Microfinance Management* since July 2004. The course is offered in the evenings and was established with the assistance of Swiss Contact. The course modules were designed with Swiss Contact and the Association of Microfinance Institutions of Uganda (AMFIU). The program targets employees of microfinance organizations as well as other people interested in developing a professional career in microfinance. The program is designed to meet individual and corporate training needs of the microfinance Industry in general. At present there are about 26 students on the program. The cost of the course is 1,500 USD.

Uganda Martyrs University

(See above)

Strathmore University, Kenya

The *Microfinance Diploma Program* (MDP) aims at providing participants with the basic skills in microfinance and exposing them to effective ways of managing microfinance operations. As with the program in MUBS, it was established with the assistance of Swiss Contact. The program targets employees of microfinance organizations as well as other people interested in developing a professional career in microfinance. This program is offered on a part time basis; 3 evenings: 5:30 pm to 7:30 pm and all Saturdays. The program is offered in 7 modules taught over a period of 3 semesters, which run over a minimum period of 15 months.

University of Dar es Salaam

The University offers a *Postgraduate Diploma in Microfinance*, (PGDMF), very much on the lines of that offered by MUBS in Uganda. It was started with the assistance of Swiss Contact and the Tanzanian Association of Microfinance Institutions.

4. Certificate Level

University of Pretoria, South Africa

The Centre for Microfinance, in addition to offering elective courses in the MBA program offered by the Graduate School, also runs a *Certificate Program in Microfinance*. This program was established with the assistance of the MMI and is for people working in microfinance institutions or microfinance departments in financial institutions who need to understand the basics of microfinance. The subject courses are: (i) Introduction to microfinance; (ii) The client services officer in the microfinance institution (savings and loans); (iii) Market research for microfinance; and (iv) Introduction to microfinance management. The program consists of four modules of one contact week each, two weeks in the first semester and two weeks in the second semester, and a distance learning component. The cost for the Certificate, covering four courses, materials and meals is approximately 2000 USD.

University of Cape Coast, Ghana

In 2005, the university began a four-week *Professional Certificate Program in Microfinance*. The program is divided into two two-week sessions (June & November). It is specifically for those working in the microfinance industry and is the first of its kind in English-speaking West Africa who have, as a minimum requirement, successfully completed secondary school. Core subjects include: Microfinance paradigms; Management and governance; Loan portfolio management; Accounting; Project appraisal; Marketing, Data capture & management; Business development services; and Monitoring and evaluation. The program was started without the assistance of any donors. Their first batch of students – some 46 in all – will graduate this coming October. They have plans to develop a BA program and an MA program in microfinance at a later date.

5. Occasional Courses

In addition to the above, a number of universities in Africa offer occasional courses in microfinance-related topics in their undergraduate and masters programs. The **United States International University, Nairobi, Kenya** offers a microfinance course in conjunction with its degree program in entrepreneurship. The **American University in Cairo** is about to launch an elective in microfinance management as part of their banking and finance program.

6. French Speaking Africa

Benin Institut Supérieur Panafricain d'Economie Cooperative (ISPEC), has a Training of Trainers Program for trainers within MFIs. It also has a 3-year diploma on the management of cooperatives, local development management, and cooperative entrepreneurship.

Cameroons

Catholic University, Yaounde has just begun to offer a Diploma in Microfinance. The program (three-week residential program with distance learning materials) was begun with the assistance of MAIN. The distance learning modules are modeled on those developed by Uganda Martyrs University for their diploma program.

University of Central Africa has announced plans to launch a degree program in microfinance in 2006.

PlaNet University

Since 1999, PlanetFinance, through Planet University, has offered free online training in microfinance-related topics. They have also organized training seminars in Benin and Morocco. The on-line courses are roughly a month in length. Participants are assigned online tutors who guide them through the course materials. The tutor also suggests working activities in relation to the training content that is being learned.

The course introduces participants to the basic concepts of microfinance; business planning and budgeting; microfinance products and services; marketing strategies; accounting; financial analysis; and IT.

PlaNet University's training programs' uses Oracle ilearning Technology design and is based on strong methodologies in order to facilitate their broadcasting and to increase their efficiency. Training activities are conjointly planned and implemented with Paris headquarter, local

operational offices (Brazil, China, India, Mexico, Benin, Senegal) and resources & training centers (Morocco, Togo). Each training module is adjusted by local experts in order to best meet the specific needs of local MFIs and to respond to the particular country context. The benefits of this module design are that each training session is localized into easily understandable local language and responds well to geographical, cultural and social particularities of different countries. While the program is offered worldwide, in both French and English, the majority of those enrolling on their courses are from Africa – most of whom live mainly in French-speaking Sub-Saharan Africa. In spite of the use of the word ‘university’, there is no mention on Planet Universities website that what they offer will provide enrolled students with accredited qualifications.

In a separate email exchange with Chris Burman of the Development Facilitation and Training Institute (DevFTI) in Turflood Graduate School of Leadership at the University of Limpopo, Chris offered a model for future collaboration between SNHU and DevFTI. He has envisioned a Center for Applied Research and Knowledge Development in the field of Local Economic Development. It would be a place where community leaders and local officials would come for training and where they would be engaged in knowledge building through participatory action research. Although a recent joint evaluation of our three year collaboration has indicated that Microenterprise training has not been a good fit, we have agreed to explore other options for joint research and faculty exchanges in building DevFTI’s capacity for local leadership development.

IV. Lessons Learned: the emerging vision

1. In spite of their cross-national differences in regards to how they envision the future of specific fields such as Microfinance, there was a general agreement among those with whom we met in South Africa, Tanzania, Kenya and Uganda that there is a strong need for an approach that integrates the different areas related to community development. Currently the community development field is fragmented if not atomized and there are no clear paths towards an integration of the different specialized fields into a comprehensive practice. Practitioners in the field realize that their efforts are limited in their potential outcomes and reach if they do not develop the ability to conceive of a longer term, financially sustainable approach. It is important in this context to mention that the picture and challenges are somewhat different for microfinance institutions and MF banks in some African regions. These institutions are moving towards consolidating the marketplace in the urban and peri-urban centers into a highly structured and competitive business environment. In this context, the specific microfinance field is currently facing challenges derived from the tension between scaling up, expansion and financial sustainability and their original social mission. This is different from the pro-poor, social development organizations.
2. In the Microfinance field in particular, our interlocutors (some of them leaders of national or regional African organizations) agree that the field must change and widen its scope if it is to survive and to grow. They foresee the creation of innovative products, strategies and programs that fit our primary mission of building strong communities and combating poverty. They view this as eminently an institutional capacity problem that they have been, until now, unable to address through their existing training programs. This is because they do

not have in their current training departments or units the ability to provide content and skills beyond the technical topics that have been considered typical of the microfinance field. It may be argued that their challenge is not merely about doing better baking, but about doing better development, which includes their involvement in more fields and services than strictly microfinance, if they choose this path in the future.

3. In the different fields related to community economic development, there is also a keen awareness that institutional capacity is seriously affected by the relatively low levels of education and skills of people at all levels of the organizations. This translates into a wide array in terms of the potential training and education needs identified by the participants in the meetings. In other words, there is demand for short term, skills-oriented training activities, and at the same time there is also demand for longer term, academically based programs that will lead to professional certification and credentialing.
4. It is clear from both the study by Martin O’Rielly and our conversations in the field that the supply of education and training services does not come close to filling the demand. The development field in Africa is changing rapidly. Given the limited resources available, it is difficult for the few institutions involved to respond to the growing demand. Programs must consider the various constraints put upon practitioners and their organizations in accessing the necessary professional advancement. Time, finances, work load, travel conditions, limited infrastructure and poor academic preparation all must be brought into the mix while considering options we must consider. During the conversations, the idea emerged that utilizing local practitioners as faculty would serve the purposes of developing local capacity and ensuring the programs are as relevant to the local context as possible. This idea obtained consensus among all the parties involved in the meetings.
5. The value of a flexible program similar to the one tested by SNHU in its partnership with the OUT is twofold. The value of such a program is that it combines the more technical, skills-oriented training components with the promotion of strategic planning and envisioning, critical thinking. These are among the characteristics that participants find crucial for the strengthening of institutional capacity in all the community economic development related fields. In addition, the uniqueness of this approach lies in the applied grass-roots, project-based fieldwork carried out within local community organizations. It provides the student/practitioner with the immediate experience and feedback in engaging community stakeholders, policy makers, regulators and private sector individuals and organizations in promoting policy changes that will benefit the community economic development field in each country in the region.
6. All participants in the meetings held in South Africa agreed on the high value that the Microenterprise and Development Certificate has represented for their organizations. The MDC in 2004 and 2006 made a relevant, unique and useful contribution to the MF and MED fields in Africa. Its continuation in some form was seen as an important part of any new program that will emerge from this planning process. The program has a strong reputation and an alumni list of more than 150 African practitioners. We are planning to increase the list by 100 practitioners who we expect to attend the program in South Africa in May 2007.

7. We also learned that the SNHU- OUT it is an important accomplishment of the SCED in Africa that builds a strong foundation to build our next steps. The master's program offered in this partnership is very highly regarded among alumni and current students. This insight, as well as the insight from MDC alumni and MFI officers, tell us that any decision about future programs should be on the basis of the past accomplishments and needs to build upon the existing programs. We aware of the challenges this may involve, given that so far we have offered the programs in two different locations.
8. An important element in building the practice of CED is to chart out the road for scaling up CED programs in the region (for example the short-term training courses, combined with the longer-term, master's level programs). This may require developing a standard set of products that have flexible components. They would be adaptable to each context but would respond to a general structure based on a broad consensus of stakeholders and whatever the emerging collaborative effort can effectively offer given the limited resources available.

V. QUESTIONS AND OPTIONS:

1. Drawing upon the information gathered so far and our emerging vision, we need to review our options for designing a program model. In doing so, we will have to address such questions as:
 - a. Cost structure
 - b. Staffing patterns (both in NH and in regional sites)
 - c. Budget projections to reach break-even and sustainability after launching phase
 - d. Proportion of international and regional/local faculty
 - e. System for project supervision in each location where there will be students
 - f. Characteristics of any partnerships developed for the delivery of the program
 - g. Governance of the coalition or network of organizations that will serve as an Advisory Board of the program, on a national and regional level.
 - h. Possible relationships with local institutions including franchising, partnerships, contractual training, program sponsorship, shared staffing, project supervision and other models of collaboration.
 - i. Integration with the African based MDI and/or transformation of the current MDI to complement the emergent program design. This includes the possible re-location of the MDI-SA to East Africa.
2. Integrate our findings into the strategic planning process that is currently underway at the School of CED. In this process we will have to address such questions as:
 - a. Create a scale of fees and tuition to be appropriate to the economies of each participating country and yet be cost effective for SCED/SNHU.
 - b. Develop a plan for seeking support to cover many of the start-up costs and on-going support for research and policy development. We will also try to establish a scholarship fund.

- c. Design optional model for offering semi-residential programs in other countries. We must determine whether we will develop further partnerships similar to the current one with OUT, in order to offer the program in more than one location.
 - d. Consider whether if and when we shall visit West African countries to assess the extent to which they can become one of the sites in which we will offer the new integrated, global program.
- 3. One option to consider is to participate in the formation of a council of academic and training institutions operating in Africa that would set goals, directions and a strategy for meeting the requirements for advancing the practice of CED. In that way, each of the institutions can bring to the table what they have been able to contribute so far and learn from each other. There appears to be room for considerable sharing and searching for complementarities in ways that could, not only benefit each of the players, but go a long way to advance the field.
- 4. Although we are still in the process of acquiring more information, our discussions so far indicate there are advantages in building a model in the region that is flexible and builds on a CED curriculum, is as follows:
 - a. A unique set of combined training and education programs with the possibility of accreditation, with CED content areas that go beyond microfinance. In terms of program structure and credentialing, the combination of education and training (so that people attending the training-only components have the option of obtaining academic credit) is another element that adds to the attractiveness of the programs.
 - b. A delivery format that is flexible, with low residency requirements, that emphasize building local capacity in the development of local faculty and local project supervisors. As the SNHU-OUT program shows, this is a cornerstone of the actual program delivery by SNHU that leads to lower costs and high relevancy to the local context.
 - c. A program structure and administration that is decentralized. There would also be a distance learning element with technological support for the use of Blackboard and other web-based academic and administrative platforms, such as the Global Development Learning Network (GDLN). This feature requires a full-time local coordinator.
 - d. A strong emphasis on the CED projects as the cornerstone of the long-term education (degree-based) program. This is a crucial component of our practice-based approach to learning. There is resounding agreement among anyone familiar with the School of CED that any planning for scaling up of the programs must include this as the main pillar.
 - e. A strong model for scaling up future efforts in Africa is the SNHU-OUT program in Tanzania and the MDI experience in South Africa. Before the trip there was a question mark about how to envision or plan for new programs in Africa and where the OUT program fits in a new picture. There was also a question mark about the future of the OUT program itself. After the trip it is becoming increasingly clear that the OUT program could serve as a cornerstone upon which to build a new program could take us beyond Tanzania.
 - f. A new program which would involve the School of CED at SNHU would include all

of the above features and at the same time would be different from the current programs in Tanzania and South Africa. The new features include (not an exhaustive list):

- i. Regional (African) focus, with a low residency format that opens the possibility for people throughout neighboring countries to come to a specific site (this implies a change in the current delivery format of the OUT program).
- ii. Use of high level technology as offered by the GDLN, to decrease even further the need for long residency and to hold classes and other sessions with individuals remaining in their countries of residence.
- iii. To the extent that this will be possible, synchronization of the calendars in the programs overseas and in the NH campus, so that practitioners around the world can take courses and/or learning modules concurrently. This does not mean that all parts of any given program need to be synchronized; only those parts that make sense and that are feasible.
- iv. Inclusion of on-line components, as one of the means to integrate the locally-based programs so that they become part of an integrated, global CED program. (For example, students in the SIP program in NH will be able to take courses with students based in Africa). The On-Line Certificate in Microenterprise Development is a case in point that we would be able to offer in Africa as part of the integrated training and education program.
- v. Combination of short term training (known so far as MDI) and longer term, degree-based training, offering individuals several optional learning paths and offering the possibility of obtaining academic credit for training components. This will be a new feature in Africa, where so far we have offered these formats in different locations and not in an integrated or combined structure.
- vi. Identification of local experts that can serve as project supervisors for students in their home countries. What this means: if we offer a regional program in, for example, Tanzania or South Africa, it can welcome students from other African countries. In this example, we will not be limited to university faculty serving as project supervisors as is currently the case in the SNHU-OUT program in Tanzania. We would therefore need to develop a new mechanism for project supervision and advising that can take advantage of local experts and at the same time develop local capacity. This can also help lower delivery costs by reducing the need for faculty to travel to specific locations.

5. In light of all of the above, there are some immediate tasks in addition to each set of next steps identified after the summary for each meeting. They are:

- a. Take one further step in our information gathering process by going out to several networks of development organizations with a short questionnaire to test the vision that has emerged from this trip (see below a preliminary draft of this questionnaire).
- b. Build a data base of organizations that are potentially interested in becoming part of a network of CEDP.
- c. Reach out to alumni of the MDI program held in South Africa Africa (and African

based MDI-NH alumni) with a questionnaire to determine the general interest in a Semi-residential Masters Degree Program similar to the one offered in Tanzania and at SNHU.

- d. Identify the several options to consider in terms of the questions raised above, and the decisive factors for each decision we will make among the several options.
- e. Once the above steps are complete, start the next phase of program design as indicated in the Action Plan we developed for this process.

VI. Appendices

NGO Questionnaire

(Include a covering letter describing the process of building the Practice of CED and asking for a response to the following questions on the SCED website)

What are the programs your organization intends to have in operation within the next six years?

Please describe the stakeholders that will participate in these programs?

What financial strategies are planned for keeping these programs in operation and assure their sustainability?

What managerial structure will be in place to assure the sustainability of these programs?

What training and technical support do you rely upon to assure that adequate financial and managerial capacity is available for the program outcomes described above?

What further learning opportunities (skills development, information gathering, professional advancement, network building) would aid your organization's staff and clients?

What are the benefits to your organization (if any) in building a professional practice in Community-based Economic Development.

Master's (Community Economic Development) Mapping Exercise for Africa

This questionnaire is designed to assist the School of Community Economic Development (CED) at Southern New Hampshire University scale up the delivery of its programs and services. For the past eight years, we have offered a three-week certificate program to those interested in developing their skills in microfinance and community economic development. And for 25 years we have offered a more comprehensive graduate-level program in Community Economic Development. The proposal has been made that we extend and deepen the current programme so as to be able to offer future participants an opportunity to earn their Masters Degree (MA) degree in locations throughout Africa. We already offer such a degree on our main campus in New Hampshire and in Tanzania (in partnership with the Open University of Tanzania). It requires participants to complete a total of 12 weeks of classroom time plus on-line learning broken into short segments over a period of twelve to eighteen months. This scheduling allows participants to remain in their work and their communities during most of the time they are enrolled in the program. In addition to their coursework, they are also required to complete a project report that calls for action-based research and project implementation carried out in an organization of their choice within their communities.

In order to expand our program to reach community-based development practitioners who are yet to be served by the School of CED, we need to have some good information. The time you take to answer our questions below will help shape our effort to serve you and your colleagues better. We shall share our findings on our new web page (at <http://it.snhu.edu/sced/africanetwork/>).

Statements

Please indicate to which extent you (dis)agree with the following statements: Mark the circle: ☉

	Statement	Strongly Disagree	Disagree	Unsure	Agree	Strongly Agree
1	I found the course in Polokwane to be extremely useful to me in my work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	Sufficient stress was made of African content and cases.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	There was sufficient choice of courses to choose from	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	I would be interested in participating in distance learning courses both at the certificate and Masters degree level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5	I have already given some thought to pursuing a Masters degree in a development field.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6	There are opportunities to study, part-time or through distance learning, for a Masters program in community economic development in my country	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7	My organisation has schemes to encourage staff to improve their level of formal qualifications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8	I have access to fast internet download or broadband	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9	Study guides, in hard copy form, would be preferable for most people embarking on an Masters program which uses distance learning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10	I would be interested in the Masters program and would be prepared to spend 12 weeks in classroom work at a residential nearby location over a 12 to 18 month period.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11	I am very interested in building a career in microfinance and community economic development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
12	Senior management in my organization would be willing to give time off to those wishing to complete a Masters degree through part-time study	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13	Having a Masters degree would enhance my career opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14	I frequently check out microfinance websites on the internet	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15	Our organisation would be interested in people carrying out a research project, as Master's level, which would benefit the work I carry out in my community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16	I would like to be kept updated on how the proposal for a Masters program in Community Economic Development works out	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17	What would be the most favourable location in Africa for holding courses for this program.	First Choice: _____ Second Choice: _____				

Comments (if any)

Please let us know who you are:

Your name:_____ Year Attended Program:_____

Your Organization: _____

Email Address:_____ Phone: _____

Thank you for your time!

List of participants and contact information: October 2006 meetings

Name & Position	Organization	Contact Information	Level of interest shown in: (1) Network; (2) Partnership	Comments & follow up tasks
South Africa—Johannesburg				
Mangaliso Williams, Executive Director	AMFISA: Association for Pro Poor Microfinance Institutions for South Africa	7 Chardonay Cnr Hippo & Duiker Zwartkop Centurion 0157 Phone: 012 663 9254 Mob: 083 264 1446 Mangalisow@telkomsa.net www.amfisa.org.za	Extremely high on both accounts	Next steps: coordinate Evan's visit in Nov 6-10 to talk with potential funders; write MOU or letter of interest
Evans , Board Member	AMFISA	See above	Extremely high on both accounts	Next steps: coordinate his visit to US on November 6-10
Peter Franks	University of Limpopo		Only network: uncertain	
Chris Burman	University of Limpopo		Only network: uncertain	
Gerhard Roland				
Norman W. Buckham, Chief Executive Officer	THEMBANI International Guarantee Fund		Very high on partnership; very low on network	Next steps: coordinate his visit to NH in January 2007; send him first materials as soon as possible (November first week)
(Association not for Gain Incorporated	THEMBANI: A zulu word meaning "Have hope and courage"			
Name & Position	Organization	Contact Information	Level of interest shown in: (1)	Comments & follow up tasks

**Network; (2)
Partnership**

Tanzania—Dar Es Salaam

Name & Position	Organization	Contact Information	Level of interest shown in: (1) Network; (2) Partnership	Comments & follow up tasks
Kenya—Nairobi				
David Cracknell	Microsave			
Steven Mirero	INAFI Africa		Very high interest in partnership; did not check well his interest in network	Next steps: send him concept paper and draft for MOU;
Rose Mwaniki, Managing Consultant (With Steven)	Blue Rhino Consult Ltd. P.O. Box			

Name & Position	Organization	Contact Information	Level of interest shown in: (1) Network; (2) Partnership	Comments & follow up tasks
Uganda—Kampala				
John Giles, Managing Director	Centenary Rural Development Bank, LTD	7 Entebbe Road Talenta House P.O. Box 1892 Kampala, Uganda john.giles@centenarybank.co.ug Phones: Gen: 256 41 251276/7 Dir: 256 41 340298 Mob: 256 772 221449	Very low on both accounts	Should we pursue further?
Chris R. Kasangaki, Financial Administrator	East African Center for Open Source Software	Plot 9-21 Port Bell Road, Nakawa P.O. Box 26192, Kampala Phone: 256 41 223802 Mob: 256 772 648222 chris@eacoss.org www.eacoss.org	Moderately high; but not clear how to build partnership with his current organization?	
Christopher Musoke, MBA; Deputy Manager	DFID: Financial Sector Deepening Project, Uganda	18 Shimoni Road, No. B4 P.O. Box 11086, Kampala 256 41 254591 256 41 254590 256 772 707172 chris@fsdu.or.ug www.fsdu.or.ug	Unclear; apparently very low on both accounts	

Appendix I: AMFISA

AMFISA INTERNET BULLETIN

04/09/2006

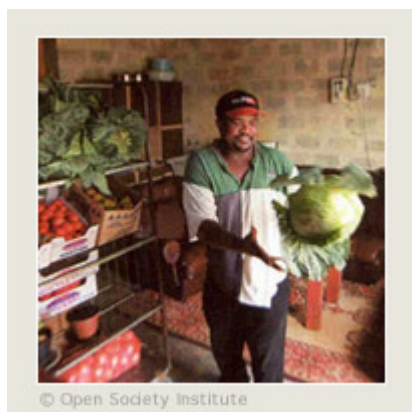
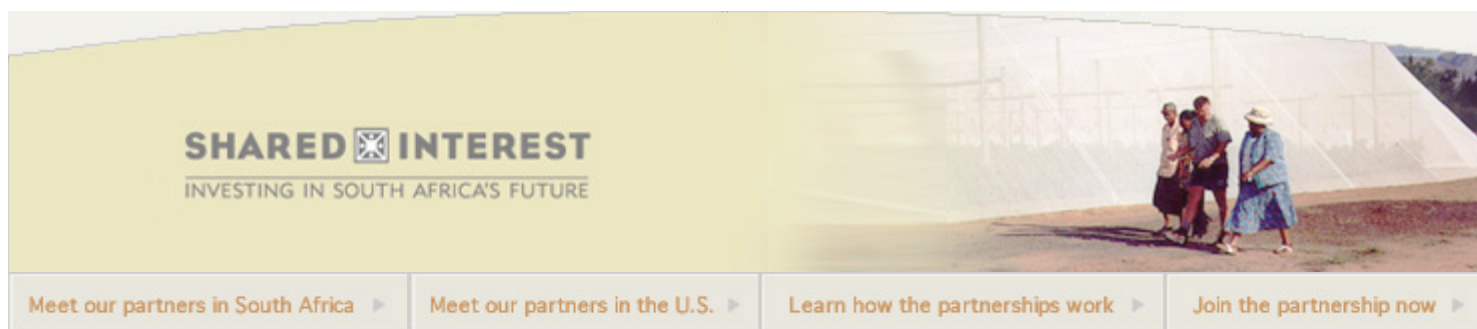
Capacity Building and announcements

1. After a thorough consultative process on the training workshop, the AMFISA will finally be holding its first capacity building workshop from the 18th to the 23rd September 2006. The training will be held at the WDB training centre in Acornhoek. We are grateful that the WDB is offering the AMFISA to use the training centre for free. This will assist our members who are experiencing financial difficulties to send staff for training at minimal cost.

We have attached the draft: training workshop schedule and the rsvp form.

2. As AMFISA and its members increase their fundraising activities it is important that the sector begins to realize and ensure that high standards of financial and operational management are maintained. This will ultimately create an attractive environment for potential donors. To attain these standards members are encouraged to take the training workshops seriously as it is through these that we can collectively share experiences and develop.
3. The AMFISA has been invited to participate in the Microfinance Working Group set up by the Umsobomvu Youth Fund. Other organizations represented in the working group include the National Treasury, The Presidency, MEA, MFSA and the University of Pretoria. We have attached a document titled "Microfinance Round Table: Towards a Responsive Country Strategy for Microfinance" by the Umsobomvu Youth Fund. We recommend that you read the document and give your input to the Executive Director of AMFISA before the 7th September 2006.
4. The AMFISA was invited to attend the launch of the new National Credit Regulator on the 30th September 2006. We would like to congratulate the new National Credit Regulator its staff and leadership and wish them the best in enforcing the ACT and regulations. The AMFISA commits itself to work with the regulator to ensure that consumers are protected and that responsible lending becomes the order of the day in South Africa.
5. Members are requested to visit the AMFISA website for future regular updates at www.amfisa.org.za

Appendix II: Shared Interest



"Shared Interest creates the means for US social investors to invest in community-based economic projects that will not only create jobs, but also alternative models of control and ownership."

-Nelson Mandela



Download a [video](#) about Shared Interest (142 MB Mpg)

Shared Interest builds partnerships for change in South Africa.

We guarantee bank loans for low-income communities to [construct houses](#), [create jobs](#), and [launch small businesses](#). This provides a unique opportunity for U.S. supporters to invest in South Africa's future.

Trout Farming, Hands on!

Shared Interest: In Focus (Fall, 2006)

In Franschhoek, in the Western Cape, where there are virtually no black farmers, Andreis uld Westhuizen, Marthinus Fortuin and Jonathan Julies are raising trout. For years, they have worked as farm laborers on the same white-owned wine farm that still employs them, and pays them salaries between R350 and R500 a week. But now, despite the fact that they possess no land, they own and operate their business as members of the commercially successful Hands-On Fishing Cooperative. Unable yet to afford land of their own, they use the water in their employer's irrigation

Shared Interest News

Please join SHARED INTEREST for a reception and book reading/signing of the first authorized **biography of Archbishop Tutu**, written by respected journalist and longtime-associate **John Allen**. It is a free event on Thursday, October 19, 6 pm at the Church Center for the UN, 777 United Nations Plaza on 44th Street at 1st Avenue.

JOHN ALLEN, a journalist who has reported on and worked closely with Tutu for 30 years, provides the first comprehensive and authorized look at Tutu's life from childhood through the culmination of his struggle against apartheid and his subsequent campaign for reconciliation and human rights in and beyond South Africa. Based on Allen's personal experiences, total access to the Tutu family and their papers, as well as original archival research ranging from secret files of the apartheid government to internal White House files from the Reagan and first Bush administrations, RABBLE-ROUSER FOR PEACE paints a complex and fascinating portrait of a man whose words

reservoir. In exchange, he receives the fish droppings (which he uses for organic fertilizer) and 25% of the proceeds after the fish are sold to Three Streams, one of the largest trout supply companies in South Africa.

[more...](#)

and actions have inspired millions. For more information, call Koren Gaines 646.442.0186

For press information, please visit our [press advisory](#).

Koren Gaines :: 10/13

.....
If you weren't able to join Shared Interest and **Charlayne Hunter-Gault** in Boston, San Francisco or Pittsburgh, watch the discussion between Ms. Hunter-Gault and Belva Davis from the September 12, 2006 event in San Francisco on [fora.tv](#) or listen to an interview with Michael Krasney on [kqed.org](#).

Koren Gaines :: 8/1

.....
Shared Interest presented

Thuli Dumakude and Muntu Dance Theatre of Chicago

on October 5, 2005 as a celebration of the 50th Anniversary of Women's Day in South Africa.

Koren Gaines :: 6/26

.....

[Donate now!](#)

121 West 27th Street, Suite 905, New York, NY 10001

212.337-8547

info@sharedinterest.org

Appendix III: the APEX Fund

What is the APEX FUND?

The South African Micro-finance Apex Fund is a company that has been established by the government to address poverty and unemployment through provision of:

- Access to affordable financial services.
- Institutional and client capacity building.
- Savings mobilisation through co-operatives and other formations such as burial societies and stokvels.

[Top of Page](#)

Vision

- To contribute to economic growth and poverty alleviation in South Africa by becoming an effective facilitator of micro-financial services.
- To build a vibrant microfinance industry in South Africa.

[Top of Page](#)

Mission

To provide professional and customized services to microfinance institutions through:

1. Funding of institutional capacity building for partner organisations and their clients in order to facilitate their participation in productive economic activities.
2. Savings mobilisation and provision of onlending capital to both co-operatives and Retail Finance Institutions (RFIs) as a means to broaden and deepen access to financial services to the poor and smoothing their financial troughs for a better livelihood.

<http://www.dti.gov.za/samaf/samaf.htm#2>

Appendix IV: Leadership Regional Network (LeaRN)

LeaRN was established in April of 1999 as a non-profit organization working to develop indigenous leadership capacity in the Southern African Region. Its establishment was funded by a W. K. Kellogg Foundation grant in recognition of the fact that leadership capacity -- whether at regional, national, local or family level -- was central to the success and failure of initiatives in the Southern African Region. The Regional Office of the Organization is based at the University of Pretoria in South Africa. LeaRN is a partnership between the University of Pretoria and the DRC (Development Resources Center), Johannesburg, South Africa.

LeaRN constitutes a network of eight country hubs based in the following six countries: Botswana, Lesotho, Mozambique, South Africa, Swaziland, and Zimbabwe. South Africa has three Country Hubs (Eastern Cape, Kwa Zulu Natal and the Northern Province). The rest of the countries have one hub each. Like the Regional Hub the Country Hubs are a partnership between a University and a NGO, thereby providing the environment for conceptual and intellectual growth of the program. LeaRN is a partner organization of The Synergos Institute.

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andersson@wol.co.za

Appendix V: Thambani Fund

From; SHARED INTEREST ANNUAL REPORT:

"By partnering with TIGF, ABSA is making banking more accessible to more people and providing financial services to communities which wouldn't otherwise have access to funding," explained Roger Scharneck, General Manager of ABSA's Black Business Development Department.

The new program is significant in South Africa, where financial services have historically excluded black borrowers and low-income communities. Although Shared Interest and Thembani always understood the history and practices of the country's banks, they encountered an even greater lack of institutional experience and/or will than they had expected. Consequently, Thembani has supplied significant technical assistance not only to the borrowing microfinance institutions, but also to banks.

Now, with a Financial Sector Charter under discussion by stakeholders including financial institutions, government, labor unions and the South African Communist Party, the banks understand that they will soon be expected to report on their lending and "empowerment" practices. Institutions that are not "proactive" could risk losing customers to more socially responsible banks. Moreover, some banks are beginning to recognize the potential of the majority market. The fact that approximately half the country's population lacks access to banking services provides financial institutions with a tremendous opportunity, moving a number of enterprising bankers to begin to design products and services for township and rural residents for the first time.

During 2006, Thembani and ABSA will roll out their first guaranteed loans under the memorandum. As they provide credit and strengthen financial intermediaries they aim to demonstrate that low-income communities are bankable and strategic partners in South Africa's development.

Appendix VI: INAFI

About INAFI Africa

Background

Established in March 1995 at the same time with its parent organization in Cusco City, Peru, INAFI Africa is the Pan-African arm of a global network of practitioner microfinance institutions more popularly known by its acronym “INAFI” – International Network of Alternative Financial Institutions. The INAFI network operates through near autonomous but legally and operationally linked chapters In Asia, Africa and Latin America. INAFI Africa is a not-for-profit membership organization, motivated singly by the desire that poor people too should have access to appropriate financial services according to their means and needs. Just like the better off members of the society, INAFI Africa believes that poor people also need and can pay for appropriately designed financial services, which they can apply to take advantage of economic opportunities, secure their livelihoods, or better manage risks and emergencies frequently threatening their very existence. As a network, member organizations (MOs) measure their success not only by the extent to which they are able to provide services efficiently and sustainably to the poor, but more so by the extent that the poor clients themselves succeed in building sustainable livelihoods.

Vision

INAFI Africa and its Member Organisations (MOs) envisage a world where the poor are empowered and assured sustainable livelihood with dignity.

As shared by INAFI Global, INAFI Africa and its member organizations, envision a world and specifically a Continent where it is possible for development practitioners to use their knowledge and expertise to design and implement activities and programmes that will suit the exact needs of their clients and beneficiaries. These programmes will uplift them out of the depths of poverty and ultimately make it possible for them to live their lives with minimum life standard that any human being deserves.

Mission

To promote alternative finance that is pro-poor, holistic and sustainable.

Like with INAFI Global, INAFI Africa purpose is to contribute to the eradication of the root causes of poverty in the world and particularly in the Continent through the development of microfinance services that are efficient, effective, dynamic and well managed. INAFI Africa seeks to directly empower the most disadvantaged groups especially women and to eradicate poverty in the Continent by supporting member organizations to provide their clients with responsive, flexible, fair, friendly and sustainable financial services.

Gauteng Declaration:

http://www.inafiafrica.org/gauteng_INAFI_africa_declaration.pdf

The Network's broad objectives are to:

- Contribute to building alternative microfinance institutions in Africa, Asia, Latin America and Eastern Europe that are committed to the sustainable human development.
- Improve the capacity of member practitioner microfinance institutions to increase outreach with a

commitment to quality of services and performance.

- Provide counselling services, research and publications as well as other financial and non-financial services to member MFIs.
- Establish and maintain network among appropriate national, regional and international organizations that pursue the promotion of microfinance programmes for the poor.

Strategy

The present global focus of microfinance is on efficiency, sustainability and profitability, which are leading to a commercialisation of the sector. This is however, bypassing the core objectives of poverty eradication and ignoring the social needs and rights of the poor in the Continent. INAFI Africa strategy in microfinance development is to provide an alternative that balances financial sustainability and social outreach.

Specifically INAFI Africa is involved in:

- Researching, documenting and disseminating relevant information on microfinance to members and other interested/strategic partners.
- Convening forums where members can debate and find common solutions to common problems in the sector, including how to build standards and good industry practices.
- Championing the cause of member organizations by presenting, defending, and popularising their position on issues critical to the growth and stability of the sector.
- Supporting the search for new products and service delivery technologies by documenting and disseminating successful experiments/experiences and through a revolving innovative fund (planned) to encourage adoption of the new ideas.
- Supporting rating as a process to guide strategic investments in the sector and especially as a foundation for institutional development in the sector.
- Facilitating exchange of experience and knowledge between members and offering focused seminars and training workshops aimed at improving and upgrading the capacity of their human resources.

X-H: SCED Analysis of Other Training Providers in Sub-Saharan Africa

Excerpted from O’Rielly, M. (2006) *A Report on Microfinance & Community Economic Development Training and Education in Africa*.

In June 2006, the *Microfinance Management Institute* (MMI) published a list of thirty-six institutions in Africa that were currently providing courses in microfinance. (See Appendix 1 for full list).

Of the thirty-six institutions, seventeen are situated in French speaking countries, (Guinea, Cote D’Ivoire, Niger, Senegal, Niger, Mauritania, Togo and Mali); three are in Arabic-speaking countries, (Egypt and Morocco); and the remaining sixteen are in English-speaking countries, (Ethiopia, Ghana, Kenya, Tanzania, Uganda, and South Africa).

In this first part of the report, we will examine these course offerings in greater detail.

ACADEMIC OFFERINGS

Regarding the type of institutions offering the programmes, fourteen of them are classified by the MMI as ‘academic’ – meaning they have a charter to offer degree-level programmes – and the rest are classified as ‘training’. (It is important to note that this classification does not refer so much to the nature of the course but the type of institution offering it. For example, the University of Cape Coast offers a two-week certificate course in microfinance which is classified as ‘academic’ is similar in many ways to a two-week training offered elsewhere by a training institute.

When we examine the English-speaking academic institutions offering courses in microfinance-related subjects, we see that they fall into five major categories:

6. MBA/MA (University of Stellenbosch; University of Pretoria; Uganda Martyrs University, Open University of Tanzania)
7. BA level (Mekelle University; Uganda Martyrs University, Kyambogo University)
8. Post-Graduate Diploma level (Makerere Business School; Strathmore University; University of Dar-es-Salaam)
9. Certificate level (University of Pretoria; University of Cape Coast)
10. Elective Course offerings (USIU, Kenya; American University, Cairo)

1. Masters’ Level

University of Stellenbosch Business School

The course in Micro Finance is an elective in their *Masters in Development Finance* programme and is offered by the Africa Centre for Investment Analysis (ACIA). This programme has a strong developmental focus. The aims and objective of the course is “to equip participants with an understanding of the evolving theoretical framework underlying microfinance and the institutional issues involved in the demand and supply of financial services”. It is presented over in a modular block structure: Candidates visit the campus 5 times – 4 blocks of 2 weeks and one shorter, final block of a few days. During this period 6 core courses and 3 electives are presented. Thereafter the candidates still have to complete a research report in order to qualify for the degree.

University of Pretoria, Centre for Microfinance

Four courses in microfinance are offered by the Centre for Microfinance, as part of the *MBA* programme: (i) Introduction to microfinance – a general introduction to microfinance, covering history, theory, supply and demand issues an course of the core MBA, this course covers the different objectives of microfinance, capitalization,

governance, impact measurement, market research and strategic decisions, learning networks and advocacy; (iii) managing the microfinance institution – based on modeling the microfinance institution through the different stages in the lifecycle of organizations, it also emphasizes the most important aspects of each phase, including portfolio management, human resource management aspects and more; (iv) Innovations in microfinance – using a specific innovation framework and view of entrepreneurs, this course builds an innovation paradigm and then employs cases to discuss a range of innovations in the microfinance world of different countries, with an emphasis on Africa.

Uganda Martyrs University

Courses in microfinance are offered as electives to those students of the *MA Development Studies* distance learning programme. The four modules in microfinance form a third of the overall course offering. They are as follows: (i) The nature of microfinance – its history and development in Africa; (ii) The context of microfinance - ; (iii) Microfinance as a tool for development; and the management of microfinance. They must also write a research report on some aspect of microfinance in the development context. The total length of time for the MA programme is three years, of which the study of the four modules in microfinance comprises one full year. In addition to their home-study materials, students are obliged to an annual two-week residential programme at the university.

Open University of Tanzania

The Open University of Tanzania (OUT), in conjunction with South New Hampshire University, began offering an *MA in Community Economic Development* in 2001. The OUT is a single mode institution offering certificate, diploma and degree courses through distance learning systems. The CED programme places great value upon applied experience and a substantial part of the assessment hinges upon the successful completion of field-based research. Courses are offered one week per month for an 18 month period in Dar es Salaam and Arusha. The programme is divided into three semesters. During each semester, students take three required courses and an elective course. The programme is designed for practitioners working, or intending to work within community-based organizations committed to development projects and programmes.

2. BA Level

Mekelle University, Ethiopia

The university offers a four-year *BA Microfinance* programme, in addition to a “summer in-service programme”. The course was established in partnership with the Association of Ethiopian Microfinance Institutions. The thrust of the programme is very much towards commerce and economics with a microfinance twist. The target group are very much school leavers. The first two years of the programme comprise of full-time study, with the second two years as part-time.

Uganda Martyrs University, Uganda

UMU offers a *Diploma and a BA programme in Microfinance and Community Economic Development Studies*, via distance learning. The programme started in 2001 in partnership with Microfinance African Institutions Network (MAIN), and German Technical Assistance (GTZ). Both courses are geared towards practitioners and currently has over 250 students from some 15 African countries. Their average age is 41. In addition to home-study, they have to attend four three-week residential programmes at the university. The sixteen modules that comprise the course are roughly divided between management issues and development issues. The diploma course runs for two years. Students who have successfully achieved a 65% average, or above, are invited to complete a further two years study if they wish to be awarded a BA in Microfinance and Community Economic Development. The annual cost of the course, including full board for the residential workshop, is 1000 USD. (See Appendix 2 for a fuller account of UMU’s involvement in microfinance education).

Kyambogo University, Uganda

Kyambogo University has just begun to offer a three-year degree programme in microfinance studies. The programme is offered to day students, as well as to those attending evening classes. Currently, there are some 172 students enrolled on the programme.

3. Diploma Level

Makerere Business School, (MUBS), Uganda

MUBS has been offering a *Postgraduate Diploma in Microfinance Management* since July 2004. The course is offered in the evenings and was established with the assistance of Swiss Contact. The course modules were designed with Swiss Contact and the Association of Microfinance Institutions of Uganda (AMFIU). The programme targets employees of microfinance organizations as well as other people interested in developing a professional career in microfinance. The programme is designed to meet individual and corporate training needs of the microfinance Industry in general. At present there are about 26 students on the programme. The cost of the course is 1,500 USD.

Uganda Martyrs University

(See above)

Strathmore University, Kenya

The *Microfinance Diploma Programme* (MDP) aims at providing participants with the basic skills in microfinance and exposing them to effective ways of managing microfinance operations. As with the programme in MUBS, it was established with the assistance of Swiss Contact. The programme targets employees of microfinance organizations as well as other people interested in developing a professional career in microfinance. This programme is offered on a part time basis; 3 evenings: 5:30 pm to 7:30 pm and all Saturdays. The programme is offered in 7 modules taught over a period of 3 semesters, which run over a minimum period of 15 months.

University of Dar es Salaam

The University offers a *Postgraduate Diploma in Microfinance*, (PGDMF), very much on the lines of that offered by MUBS in Uganda. It was started with the assistance of Swiss Contact and the Tanzanian Association of Microfinance Institutions.

4. Certificate Level

University of Pretoria, South Africa

The Centre for Microfinance, in addition to offering elective courses in the MBA programme offered by the Graduate School, also runs a *Certificate Programme in Microfinance*. This programme was established with the assistance of the MMI and is for people working in microfinance institutions or microfinance departments in financial institutions who need to understand the basics of microfinance. The subject courses are: (i) Introduction to microfinance; (ii) The client services officer in the microfinance institution (savings and loans); (iii) Market research for microfinance; and (iv) Introduction to microfinance management. The programme consists of four modules of one contact week each, two weeks in the first semester and two weeks in the second semester, and a distance learning component. The cost for the Certificate, covering four courses, materials and meals is approximately 2000 USD.

University of Cape Coast, Ghana

In 2005, the university began a four-week *Professional Certificate Programme in Microfinance*. The programme is divided into two two-week sessions (June & November). It is specifically for those working in the microfinance industry and is the first of its kind in English-speaking West Africa who have, as a minimum requirement, successfully completed secondary school. Core subjects include: Microfinance paradigms; Management and governance; Loan portfolio management; Accounting; Project appraisal; Marketing, Data capture & management; Business development services; and Monitoring and evaluation. The programme was started without the assistance of any donors. They first batch of students – some 46 in all – will graduate this coming October. They have plans to develop a BA programme and an MA programme in microfinance at a later date.

5. Occasional Courses

In addition to the above, a number of universities in Africa offer occasional courses in microfinance-related topics in their undergraduate and masters programmes. The **United States International University, Nairobi, Kenya** offers

a microfinance course in conjunction with its degree programmes in entrepreneurship. **The American University in Cairo** is about to launch an elective in microfinance management as part of their banking and finance programmes.

Universities and Training Initiatives/Institutes Offering Microfinance Courses and Programmes, by Continent	
AFRICA	
Country/Institution	Institutional Type
Benin	
<i>Consortium ALAFIA</i>	Training
<i>Institut Supérieur Panafricain d'Economie Cooperative (ISPEC)</i>	Academic
Burkina Faso	
<i>APIM BF</i>	Training
<i>AQUADEV</i>	Training
Cameroon	
<i>Promotion et assistance coopérative et entrepreneuriat de la femme (PACEF)</i>	Training
<i>MICROFINANCE ACADEMY</i>	Training
<i>University of Central Africa</i>	Academic
Congo	
<i>Association Professionnelle des Etablissements de Microfinance du Congo (APEMF-CONGO)</i>	Training
Cote d'Ivoire	
<i>Association interprofessionnelle des systèmes financiers décentralisés de Côte d'Ivoire (AISFD-CI)</i>	Training
Egypt	
<i>The American University in Cairo</i>	Academic
<i>SANABEL</i>	Training
Ethiopia	
<i>Mekelle University</i>	Academic
<i>Tata-Dhan Academy in collaboration with AEMFI and INAFI Africa</i>	Training
Ghana	
<i>University of Cape Coast</i>	Academic
Guinea	
<i>PRIDE Formation Guinee</i>	Training
Kenya	
<i>Kenya Rural Enterprise Programme (K-Rep.)</i>	Training
<i>The School of Applied Microfinance (SAM) (Kenya)</i>	Training
<i>Strathmore, Institute of Continuing Education</i>	Academic
<i>United States International University (Nairobi)</i>	Academic
Mali	
<i>Association Professionnelle des Institutions de Microfinance du Mali (APIM)</i>	Training
Mauritania	
<i>Association des Professionnels et Opérateurs de la Microfinance en Mauritanie (APROMI)</i>	Training
Morocco	
<i>International & Domestic Services (DIS)</i>	Training

Niger	
Association Nigérienne des Institutions Professionnelles de la Microfinance (ANIP MF)	Training
Senegal	
Programme de renforcement des capacités des institutions de microfinance en Afrique francophone (CAPAF)	Training
Réseau d'Etudes et d'Informations pour la Minimisation des Risques d'Exploitation (REMIX)	Training
Institut pour le renforcement des capacités en microfinance (IRCAM)	Training
South Africa	
University of Pretoria	Academic
University of Stellenbosch	Academic
University of Limpopo Turfloop, Graduate School of Leadership - Development Facilitation and Training Institute (DevFTI)	Academic
Tanzania	
Eastern and Southern African Management Institute (ESAMI)	Training
Open University (Tanzania), in collaboration with Southern New Hampshire University	Academic
Regional Enterprise Development Institute (REDI), Tanzania	Training
University of Dar-es-Salaam	Academic
Togo	
Association Professionnelle des Institutions de Microfinance au Togo (APIM Togo)	Training
Uganda	
Makerere University Business School (Uganda)	Academic
Uganda Martyrs University	Academic
Kyambogo University	Academic

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