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Using ICT in Capacity Building for Poverty Reduction in Asia: Lessons Learned from the Microfinance Training of Trainers Course

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Using ICT in Capacity Building for Poverty Reduction in Asia:
Lessons Learned from the Microfinance Training of Trainers Course [1]

I. BACKGROUND

The need for capacity building in Asia is enormous, particularly for pro-poor development strategies. In recent years, developments in ICT have made possible capacity building through distance learning modalities as an alternative to conventional face-to-face training. In the Asia Pacific region, interest in distance learning has been vigorous, with over 70 open virtual universities (UNESCO, 2004) and more than 500 million potential participants of distance learning courses (Jung, 2005, citing Shive & Jegede, 2001). As the use of ICT in capacity building in developing countries is relatively new, knowledge on what works and does not work in different development contexts remains limited. Systematic documentation and evaluation of pro-poor distance learning initiatives to extract lessons learnt would be useful for future development.

Microfinance is a development intervention which has been recognized as a powerful instrument for poverty reduction. Microfinance institutions (MFIs) provide low-income households and enterprises with access to a wide variety of financial services, which in turn has enabled the poor to build assets, increase incomes, and reduce their vulnerability. Nevertheless, there are still relatively few financially sustainable MFIs with significant breadth and depth in outreach in Asia. It has been widely recognized, however, that the main constraint for the sector is not the lack of funds but the lack of capacity in operating sustainable institutions.

To help address this constraint, the Asian Development Bank Institute (ADBI), the Tokyo Development Learning Center (TDLC) of the World Bank, and the United Nations Capital Development Fund (UNCDF) launched the Microfinance Training of Trainers (MFTOT) Course in 2005, using a blended approach to distance learning. While the ultimate objective of the MFTOT is to strengthen the institutional capacity of microfinance in the Asia Pacific Region to better serve the poor, the immediate objective is to increase the number of accredited microfinance trainers.

The first course organized in early 2005 certified 10 local trainers in microfinance and reached over 100 participants in seven Asian countries. Based on the success of the first course and favorable feedback from the participants, a second course was held in late 2005. The second course certified 32 trainers and again trained over 100 participants in eight countries.

This paper presents the results of the evaluation for the second course and summarizes the lessons learned after two courses. This paper is organized into five major parts. Following this introduction, Section II gives a brief overview of concepts related to distance learning, discusses the prospects and challenges, and highlights the key elements for a successful distance learning activity in developing countries. Section III gives an overview of the Microfinance Training of Trainers Course, while Section IV presents profile of participants of the 2nd MFTOT. The main findings of the course evaluation are presented in Section IV. Section V concludes.

II. DISTANCE LEARNING, ICT AND CAPACITY BUILDING FOR POVERTY REDUCTION: DEFINITIONS, PROSPECTS AND CHALLENGES

A. Evolution of Distance Learning

Distance learning[2] is defined as a learning process where: the teacher and learner are separated in space and/or time; communication between the two is mediated by print or ICT; and learning is under the control of the learner rather than the teacher (Sherry, 1996). At one time, distant learning was limited to independent study relying mostly on pencil-and-paper correspondence courses, but with the rapid application of ICT, the options for delivering distance learning have broadened significantly.

Bates (2004) classifies the types of technology used in distance learning depending on two broad considerations:

- The level of interaction between learner and teacher. Distance learning technologies can either be one-way, allowing for no interaction between the teacher or learner (broadcast), or it can be interactive, allowing for the teacher and learner to communicate with each other (communications).
- The timing of the learning. Technologies can also be classified depending on the extent to which the learner can control the timing, i.e., whether the learning is done in real time (synchronous) or on-demand (asynchronous).

Table 1 below illustrates how this typology can be used.

Table 1. Technologies Used in Distance Learning

Distance Learning Media	Technology			
	Broadcast (One Way)		Communication (Two-way)	
	Synchronous	Asynchronous	Synchronous	Asynchronous
Text	-	Books	-	Mail
Audio	Radio	Audio Cassettes	Phone	-
Video	TV	Video Cassettes, DVDs,	Video conference	
Digital	Webcast	Website, CD-ROM	Chat, Online discussion	E-mail

Adapted from Bates (2004)

Current Models of Distance Learning

To date, two broad models of distance learning have emerged, i.e., the open learning and the distributed classroom model. The open learning model is today's equivalent of independent study in the past; this model allows students to study anywhere and anytime, following a syllabus and using course materials provided by the training institution. An instructor may provide guidance, answer questions and evaluate the learner's work, and this interaction is achieved through one or a combination of two-way technologies, such as the telephone, traditional mail, e-mail or online tutoring (IDE-USM, 1997).

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[2] The terms "distance learning" and "distance education" are often used synonymously in the existing literature.

The distributed classrooms model, on the other hand, is a simulation of the traditional classroom environment; the class sessions involve synchronous communication and require students to be at a particular place and time in order to participate. Examples of the distributed classrooms model are the videoconference, audio-conferencing, or one-way video with two-way audio (Ibid).

Many of the distance learning courses offered these days feature a mix of both models; this gives the training institution as well as the students a wider variety of learning resources that can accommodate different learning styles.

B. Distance Learning for Capacity Building in Developing Countries: The On-Going Debate

The popularity of distance learning has grown dramatically in the past 10 years. Apart from private educational and training institutions, many development agencies including the World Bank, the UN, and the ADB, have also started to use distance learning in capacity building in developing countries.

Despite its growing popularity however, there continues to be a very lively, on-going debate surrounding the effectiveness and efficiency of distance learning, particularly in the case of developing countries. McLean (2001) identifies three major themes around which this debate continues to revolve:

- ***The issue of whether distance learning can improve access without sacrificing quality***. It is widely accepted that distance learning has the potential to improve access to education and training opportunities. However, there is a perception that a) distance learning is not as good as traditional learning; b) distance learning is too isolated and lacks the student support that is critical for learning to be effective; and c) certification obtained from distance learning courses are somehow valued less in the workplace.

  In many cases this is simply not true, and accredited distance learning courses have proven to be just as effective as traditional ones. However, in developing countries addressing the issue of quality distance learning remains very real. Part of the problem is pedagogical and administrative: many distance learning providers treat distance learning as no more than the "automation of the traditional classroom" (Berg, 2001, p. 16), when in fact distance learning requires an altogether different approach to teaching as well as administration. The other part of the problem is regulatory: not many developing countries have established a system of accreditation that can help ensure the quality of distance learning and in this way, build the image of distance learning as a modality that is at par with conventional learning.

- ***The issue of whether distance learning can improve access without sacrificing equity.*** Addressing equity is another objective that is often missed. In theory, distance learning should be able to deliver instruction to remote regions or disadvantaged groups which are not adequately served by conventional institutions. But in countries where incomes and opportunities are highly skewed to begin with, the same privileged groups who benefit from conventional education are more likely to benefit from distance learning, unless there is a conscious effort to make access more equitable (McLean, 2001). This could pose a significant challenge particularly in the case of higher education or trainings aimed at adults or professionals, as the privileged groups are more likely to have the higher levels of education, technical proficiency, and perhaps even self-discipline required to participate and succeed in distance learning.

In the case of distance learning courses that are delivered internationally, cultural and linguistic differences might also be obstacles to equity. For instance, a course offered in English could limit participation of less privileged groups in non-English speaking countries.

- ***The issue of whether ICT can play an appropriate role in delivering distance learning***, It is well recognized that ICT has been instrumental in broadening distance learning. However, this potential is far less in developing countries where the digital divide remains a major obstacle. This digital divide goes beyond the lack of basic infrastructure. As Heeks (1999, p.4) writes:

> Accessing ICT-carried information requires a lot of overt resources including a telecommunications infrastructure to provide network access, an electrical infrastructure to make the ICTs work, a skills infrastructure to keep all the technology working, money to buy or access the ICTs, usage skills to use the ICTs, and literacy skills to read the content.

Table 2 presents the facts that digital divide remains very real to developing countries. It is noted that costs of internet access relative to GDP per capita is 58 times higher in the least developed countries than in high income countries.

Table 2. Digital Divide Indicators

Indicator	High income	Middle income	Low income	Least developed countries (UN classification)
Infrastructure				
Television sets (per 1,000 people), 2001	734.86	279.61	83.57	51.38
Telephone mainlines (per 1,000 people) , 2003	559.87	177.53	32.15	8.37
Internet users (per 1,000 people), 2003	376.81	115.86	16.23	13.53
Internet total monthly price ($ per 20 hours of use), 2003	23.24	29.83	57.55	64.55
Endowments				
GDP per capita, PPP (constant 2000 international $), 2003	25,578.94	5,301.68	1,925.62	1,239.41
Literacy rate, adult total (% of people ages 15 and above), 2000	..	89.92	57.99	51.71

Source: World Development Indicators, 2005

In addition to these three major issues, McClean (2001), raises another important concern which is of relevance to this paper, i.e.: ***whether it is appropriate for development institutions and donors to promote distance education for capacity building in developing countries***. There seems to be an apprehension that distance learning activities pursued by development organizations --- like most development initiatives which rely on experiences and best practices drawn from developed countries --- may not be sensitive

enough to differences in development context, culture, or even language. This would be pertinent especially if the activity spans across several countries and the medium of instruction is English. In addition, there are concerns regarding the sustainability of donor-funded distance learning activities.

C. Drop-out in Distance Learning

One major problem in distance learning courses is the high level of drop-outs compared to conventional learning. Drop-out rate is often used as a measure of the effectiveness of distance learning programs. Irani (2001), cited a study conducted in the US, has reported drop-out rates of between 20-50% for distance learning courses. Meanwhile, Carr (2000) reported that course-completion rates are often 10 to 20 percentage below traditional courses. Student withdrawals at the early part of the course also tend to be higher in the case of distance education (Galusha 1997).

Galusha (1997) suggested that "problems and barriers encountered by the student fall into several distinct categories; costs and motivators, feedback and teacher contact, student support and services, alienation and isolation, lack of experience, and training." Many of these problems and barriers can be addressed through the design of distance learning itself, and through the conduct of learner analysis as part of the planning and design stage is likely to play a critical role (Chyung, 2001).

However, there are also factors external to the course which could have a bearing on drop-put rates. Situational factors involving the life and career circumstances of students can also have a huge effect on their ability to complete a distance learning program. Unless all of these factors are taken into consideration, it will be very difficult to ascertain the impact of the distance learning program per se.

III. THE MICROFINANCE TRAINING OF TRAINERS COURSE

One of the aims of the capacity building program of ADBI is to improve access to a number of existing low cost development-oriented training programs available on CD-ROM. As a step in this direction, ADBI has been commissioning comprehensive reviews of a number of publicly-available CD ROMs. The CD-ROMs reviewed cover a range of sectors related to development such as water, agricultural research, finance, and so on[3].

The Microfinance Distance Learning CDs developed by UNCDF was reviewed under this program and received a high rating. More specifically, the reviewer found the course

> "engaging and highly interactive. … The UNCDF Microfinance Distance Learning course makes an important contribution to development by providing easy access to the current stock of knowledge on key issues in the field of microfinance."

ADBI and TDLC were, at the time, also exploring new initiatives in using the Global Distance Learning Network(GDLN)[4] for capacity building in Asia and Pacific. Since microfinance has grown in recognition as the corner stone in poverty reduction, there was a strong interest in piloting a distance learning course on it. UNCDF also agreed to support the course. Three staff members, one from each institution, formed a team to offer the course.

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[3] For more information, please visit http://www.adbi.org/cdrom.reviews/
[4] The GDLN is a World Bank initiative launched in June 2000 with an aim to improve development effectiveness by enhancing the capacity of development decision-makers and practitioners through the networked learning and knowledge sharing.

The organizers deemed it critical to focus the course on the training and accreditation of trainers. These certified trainers would serve as core instructors capable of responding to the demand for training in microfinance to a broad audience, including decision-makers and practitioners in the region. For this reason, the course was entitled "Training of Trainers on Microfinance" (MFTOT). The first MFTOT was held from February to June 2005. With the success of the first course, and based on popular demand, the second course was offered from October 2005 to January 2006.

A. Course Design

Taking into consideration the problems associated with self-learning, a blended approach with distributed classrooms and on-line tutoring was adopted. The course design integrated four key learning methods:

1. Self-paced study using the Microfinance Distance Learning (MFDL) package developed by UNCDF.
2. Meetings with international microfinance experts through four, three-hour videoconference sessions at the local GDLN center. The videoconference sessions featured presentations and discussions on current issues and best practices in microfinance.
3. Online tutoring for homework assignments and discussions.
4. Face-to-face meeting at the local GDLN centers.

Once the design of MFTOT was agreed upon, responsibilities for managing the course were identified. The UNCDF provided the distance learning materials and supported the online instructor; ADBI engaged the international experts/tutors and moderated the videoconference sessions; while TDLC oversaw the organization of the course and coordinated with the distance learning sites in the participating countries. Funding and expertise came from each institution. The CD-ROM and workbook were made available to all participants and the two courses were offered free of charge to participants.

1. UNCDF's Microfinance Distance Learning Course

The self-learning materials, the UNCDF's Microfinance Distance Learning course (MFDL), forms the core of the MFTOT[5]. The MFDL explores how microfinance operations grow to provide financial services to poor on a sustainable basis. The course brings together advice and best practices from successful practitioners and institutions around the world, from Latin America to Africa to Asia and the Arab States.

The MFDL is designed for new entrants to the field including students, practitioners, policy makers, donor staff, socially responsible investors and others working in development. Along with a workbook, the MDFL comes in a package with two CD-ROMs – one contains the Computer-Based Instruction comprising 11 lessons, and the other contains a selection of reading to accompany the lessons.

2. Videoconference sessions at the GDLN

To supplement the self-learning package, four 2-hour videoconference(VC) sessions were held. Seven international microfinance experts, including policy makers and practitioners, were invited to discuss key issues in microfinance. The topics included, for example,

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[5] The MFDL was launched in 2002 with support from the Consultative Group to Assist the Poor, the United States Agency for International Development and the United Nations Foundation The complete course packing is now available online and free of charge at http://www.uncdf.org/mfdl.

commercialization of microfinance, interest rate, financial management of the poor, as well as case studies of microfinance institutions in selected Asian developing countries.

The videoconferences were provided through the GDLN of the World Bank. The GDLN consists of a network of Distance learning Centers (DLCs) which are public, private, and non-governmental organizations, connected to one another through interactive distance learning and modern communication technologies. There are 15 GDLN Centers in the East Asia and Pacific Region, and 6 in Central and South Asia.

Once a month during the four-month period of the course, participants gathered at their local GDLN centers to view the lectures and to discuss with international experts in a distributed classroom environment.

3. On-line tutoring

To support participants in their learning, three top accredited trainers from the first MFTOT course were engaged as regional tutors. Each tutor was assigned to about 10-15 participants who took the course for accreditation in various countries. Through email, tutors communicate with participants to address questions, and provide tips for completing assignments, etc. Based on the manual provided to accredited trainers, tutors graded the assignments and executed the final examinations.

4. Face-to-face Meeting at DLCs

In some DLCs, local activities were organized voluntarily either by the staff or by the tutors. For example, in Viet Nam, all participants gathered the day before each videoconference session to a) go over the materials to be presented by the resource speakers on the following day; b) review previous lessons; c) share experiences and best practices in microfinance; and d) discuss future activities. The face-to-face sessions helped to strengthen the network among participants from all sectors of microfinance. They also ensured full understanding of the materials among participants who were non-English speakers.

B. Participant Recruitment

The recruitment of the course was carried out mainly through the ADBI and TDLC websites. The course announcement was also sent out to international and local microfinance networks and ADB local offices in targeted countries. During the three-week period of course announcement, 110 application forms were received. In addition, over 50 inquiries were received after the course had started.

There are two participant categories in the MFTOT:

1. **Training of Trainer (TOT) participant**. Those who were interested in being accredited as a trainer; and
2. **Regular participant**. Those who wished to attend the course without seeking accreditation.

TOT participants were selected through a rigorous and competitive process based on their technical qualifications, training experience, and potential to apply the MFDL material effectively to respond to local demand. More specifically, applicants who applied for the course as a TOT participant were asked to submit the following:

1. A written expression of interest indicating clearly why s/he wants to become a certified tutor for the MFDL course.

2. A curriculum vitae providing, inter alia, details of relevant assignments and the names and contact details of two referees.
3. A strategy for using and disseminating the MFDL workbook to a wider audience.

While there was no limit to the number of regular participants, the number of TOT participants was limited to ensure effective participant-tutor ratio. Those who applied as TOT participants but were not selected automatically became "regular" participants. Regular participants did self-study on the interactive CD-ROM and attended four VC sessions.

C. Certification

Based on the assignments, interaction with tutors, and score in the final exam, participants who met the certification standards were given accreditation to become a certified trainer of the Microfinance Distance Learning Course.

Following the guidelines established for the course, participants who completed all assignments and examination with a score higher than 65% were accredited. Those with a score higher than 85% were certified with distinction. Along with the certification issued by three donors, ADBI, TDLC, and UNCDF, participants also received an instructor's manual for MFDL for use in their future training activities.

IV. The Second MFTOT Course: Profile of Course Participants

The 2nd MFTOT course[6] initially recruited a total of 40 TOT applicants. From the start of the course, four participants declined to participate due to personal reasons and therefore 36 TOT participants effectively took the course. Out of the 36, a total of 32 TOT participants were accredited as certified trainers of the MFDL course. In addition to TOT participants, about 107 people attended the course as regular participants[7]. The following sections provide a brief description of the participants to the 2nd MFTOT.
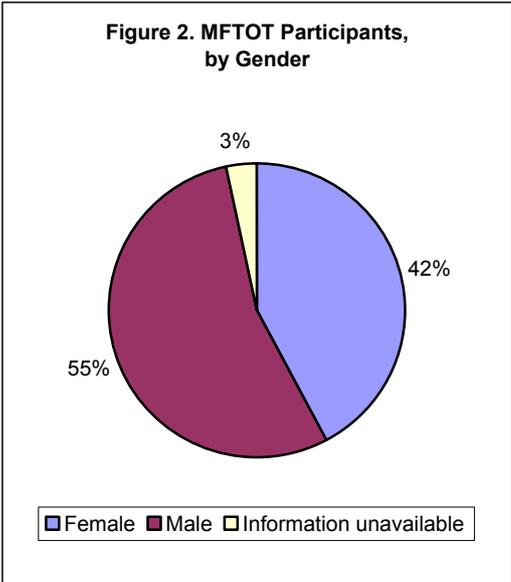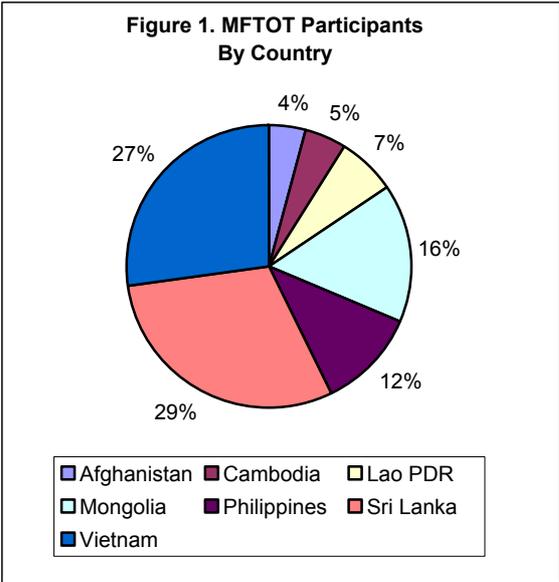
A. Country and Gender

Figures 1 and 2 below present the breakdown of participants by country and by gender. The MFTOT was advertised in nine countries with the plan of recruiting at least five participants from each country. In Afghanistan, Cambodia, and Lao PDR, although the number of TOT participants was less than five, considering the equity goal of prioritizing less privileged countries, the course was offered. In Mongolia, Philippines, Sri Lanka, and Viet Nam where the MFTOT was offered for the second time, the number of participants was significantly higher due partly to the success of the first MFTOT.

Segregated by gender, there were slightly more male participants (55%) than female participants (42%). Nevertheless, the gender mix was in line with the donors' gender policy.

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[6] The 1st MFTOT is recruited 19 TOT participants and initially certified 10 trainers. Five participants received second chance opportunity to re-do new assignment and exam for which four were finally certified. As information collected on participants of the 1st MFTOT was in a different format, it is not reported in this paper.

[7] Out of these 107 regular participants, 70 were ones who applied to the course as TOT participants but were not selected for accreditation. An additional of 37 participants joined the course without formal application but were nonetheless provided with learning materials.

**Figure 1. MFTOT Participants
By Country**

- 4%
- 5%
- 7%
- 27%
- 16%
- 29%
- 12%

☐ Afghanistan ■ Cambodia ☐ Lao PDR
☐ Mongolia ■ Philippines ■ Sri Lanka
■ Vietnam

**Figure 2. MFTOT Participants,
by Gender**

- 3%
- 42%
- 55%

☐ Female ■ Male ☐ Information unavailable

B. Career Profile of TOT Participants

Figures 3-5 below reflect the career profiles of TOT participants. In terms of career level, 75% of the TOT participants occupied management positions, majority of whom were in junior management (Figure 3). In terms of job responsibility, those in operations comprised 35% of all TOT participants, while those in capacity building and training (CBT) comprised 30%. Eight percent (8%) were engaged in both operations and CBT (Figure 4). Finally, with regard to years in the field of microfinance, Figure 5 shows a relatively balanced mix of professionals ranging from newcomers to seasoned veterans.
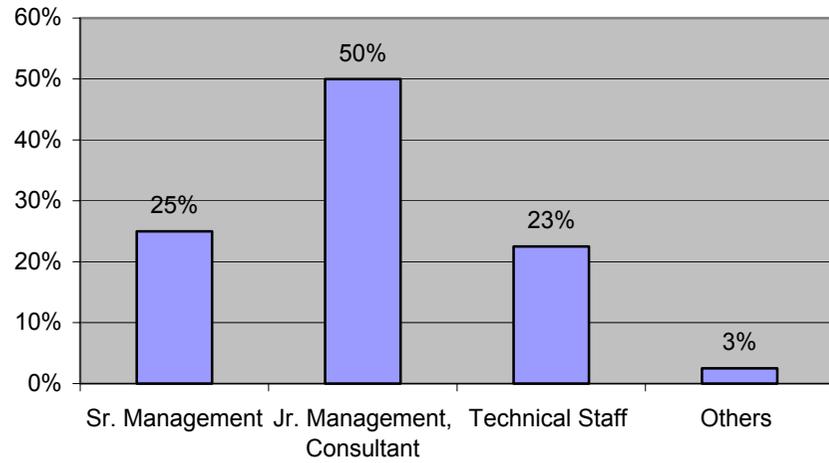
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Figure 3. TOT Participants, By Career Level

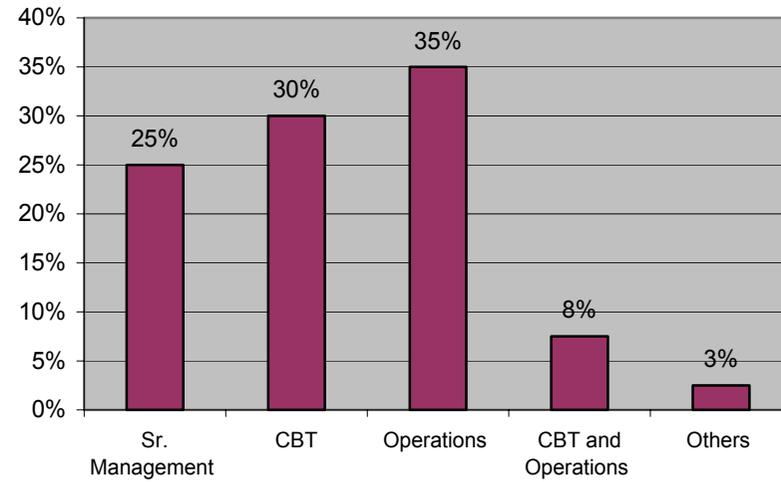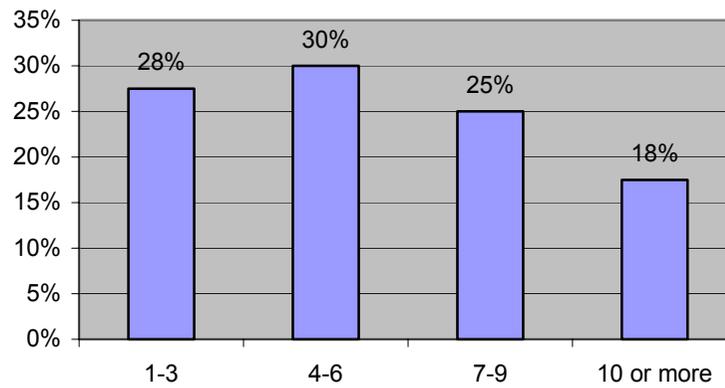Figure 4. TOT Participants, by Job Responsibility

Figure 5. TOT Participants, by Years in Microfinance

V. EVALUATION OF THE SECOND MFTOT COURSE

A. The Evaluation Framework

The framework used in evaluating the MFTOT centers around the key debates on the effectiveness and efficiency of distance learning in the case of developing countries.

The first evaluation question is concerned with whether the MFTOT **improved access without sacrificing quality.** In this context, three factors are considered:

- Quality of course materials. Course materials are to be evaluated on not only the content, they whether they are well- adapted into self-study materials for distance learning;
- Student support system. Student support and monitoring system is crucial to address the issue of isolation in self-learning; as such, we evaluate the effectiveness of mechanisms for student support provided to foster learner-teacher and learner-learner interaction; and
- Accreditation system. A well-recognized accreditation system that can raise the credibility and worth of certification obtained from distance learning activities.

The second question is concerned with whether the MFTOT **improved access without sacrificing equity**. This will mean evaluating whether the course design and materials were sensitive to the needs of the underprivileged group, the differences in initial endowments as well as cultural and linguistic differences.

The third question looks at whether the MFTOT utilized an **appropriate mix of technologies**. This requires a look at the extent to which the MFTOT built on the existing ICT infrastructure and utilized a mix of media and technology that were complementary as well as cost-effective.

Finally, we asked if the MFTOT addressed *long-term institutional building* in developing countries. Since donor-supported activities are time-bound, and since training institutions in developing countries generally have limited capacity to initiate distance learning courses, it is important that donors capitalize on the strengths of existing training institutions while keeping in mind long-term institutional building objectives.

The framework is recapped in Table 3 below.

Table 3. Framework for Evaluation: Key Issues and Distance Learning Elements

Key Issues	Key Distance Learning Elements
Improving access without sacrificing quality	- Course materials adopted to self-learning that - have useful and practical content; - are interactive; - are up-to-date; and - are tailor-suited to the characteristics, skills and needs of the target audience. - Mechanisms for providing student

Key Issues	Key Distance Learning Elements
	support and monitoring progress such as mentoring or tutoring, as well as mechanisms for fostering learner-teacher and learner-learner interaction; and • A well-established accreditation system. • Low drop out rate.
Improving access while addressing equity	• Course design and materials that are sensitive to differences in initial endowments as well as cultural and linguistic differences
Ensuring the appropriate use of medium and ICT mix	• Media and technology that: − Build on the existing ICT infrastructure; − Complement rather than duplicate each other; − Are user-friendly as well as cost-effective.
Ensuring long-term institutional building for distance learning	• Organization/Management that capitalizes on the strengths of existing training institutions. • Course delivery that builds on local capacity to expand distance learning initiatives.

B. Evaluation Process and Profile of Evaluation Respondents

Evaluation forms were handed out to participants during the final videoconference session of the course. Along with background information on participants, the forms included eleven specific evaluation criteria covering different aspects of the course. Each criterion required a numerical rating from a scale of 1 to 5 , with a score of 5 considered excellent, 4 very good and 3 fair. Open questions on what participants liked most and least about the course, as well as suggested improvements were included. The complete evaluation form is attached as Annex 1.

C. Evaluation Results

Since participating in the evaluation of the course was not mandatory and since not all regular participants attended the last videoconference session, evaluations were obtained from 62 participants, representing 42.2% of the total number of course participants. Broken down by type of respondents, evaluations were obtained from 75.5% of the total TOT participants, and 29.9% of the total regular participants (Table 5).

Table 4. Respondents as a Percentage of Total Participants

Country	Total Participants			With Evaluation			% with Eval		
	TOT	Regular	Total	TOT	Regular	Total	TOT	Regular	Total
Afghanistan	3	3	6	3	0	3	100.0%	0.0%	50.0%
Cambodia	6	1	7	4	0	4	66.7%	0.0%	57.1%
Lao PDR	2	8	10	1	3	4	50.0%	37.5%	40.0%
Mongolia	6	17	23	6	2	8	100.0%	11.8%	34.8%
Philippines	10	7	17	7	5	12	70.0%	71.4%	70.6%
Sri Lanka	6	38	44	4	4	8	66.7%	10.5%	18.2%
Vietnam	7	33	40	5	18	23	71.4%	54.5%	57.5%
Total	**40**	**107**	**147**	30	32	62	**75.0%**	**29.9%**	**42.2%**

1. Learning Activities Attended by Respondents

Respondents were asked whether they attended all, more than half, or less than half of the MFTOT learning activities. Overall, 54.2% reported attending all of the learning activities[8], while 37.3% reported attending more than half. Not surprisingly, a greater proportion of TOT participants (63%) reported attending all of the learning activities. It is noted that up to 88% of regular-participant respondents reported attending more than half with 40% attended all the learning activities. Given the fact that accreditation and on-line tutoring were not part of the motivations for regular participants, the high level of attendance reflects their strong interest in the course content.

Figure 6. Learning Activities Attended

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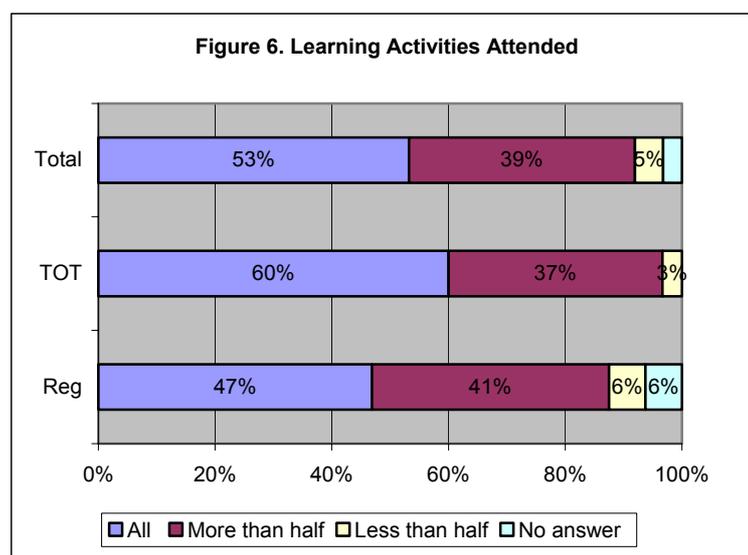
[8] It should be noted that perception of the term "learning activities" might vary from person to person. Apart from the CD-ROM, workbook, and VCs, there were recommended readings which some participants may have considered part of learning activities while other may not.

2. Improving Access while Maintaining Quality

Within a relatively short period of the course announcement, a large number of applications and inquiries (over 100) were received. To maintain effective student support, only 40 TOT participants were selected while the rest joined as regular participants. The high number of applicants underscores the high level of demand for this type of training in microfinance.

Quality of Course Materials

The MFTOT's success in attracting participants and improving access does not seem to have come at the expense of quality. Table 8 below presents evaluation score on questions pertaining to the quality of the course. Based on the respondents' perception, the course was **highly successful in providing excellent course materials.** The MFDL workbook and CD-ROMs were consistently ranked as the **highest rated element** of the course, both in the 1st and 2nd MFTOT evaluations (see Annex 2 for the results of the first MFTOT evaluation). In the 2nd MFTOT evaluation, it, garnered an overall average rating of 4.47 (out of 5). The average rating by TOT participants, who presumably studied the materials more thoroughly, was significantly higher(4.67) than that by regular participants (4.28). In the open questions, the MFDL package likewise topped the list of elements which participants liked the most about the course.

The course was highly rated in terms of **providing knowledge that is useful and relevant,** obtaining an average rating of 4.24 and 4.31 for TOT and regular participants, respectively.

While these results are encouraging, some aspects of quality may warrant revisiting in future courses. First of all, the course was rated as fair in terms of **providing information that was new to participants**. The disaggregated ratings show that regular participants seem to have acquired more new information compared to TOT participants. This result can probably be expected given that majority of the TOT participants were selected from experienced microfinance professionals, many of whom hold managerial positions in their MFIs.

Table 6. Evaluation Results Pertaining to Quality of the Course Materials

Key Distance Learning Elements	Evaluation Criteria	Average Rating		
		Total	TOT	Regular

• Course materials that
  – have excellent content;
  – well adapted for self-learning materials;
  – are up-to-date; and
  – are tailor-suited to the characteristics, skills and needs of the target audience.
	1. Extent to which that you like the self-study materials (workbook and CD-ROM)	4.47	4.67	4.28

	2. Relevance of this course to your current work or functions	4.24	4.43	4.06
	3. Usefulness for you of the knowledge that you have obtained	4.31	4.27	4.34
	4. Extent to which you have acquired information that is new to you	3.66	3.27	4.03

15

Student Support

The course was rated **fair with regard to the learning support provided by the DLC local facilitators, and tutors.** It appears that support for the MFTOT differed among DLCs, based on their structure and the level of interest of DLC staff. Since some DLCs operate as cost centers while other DLCs are financed by the World Bank, the incentive for staff to be involved with the MFTOT varied. The experience during the recruiting period showed that DLCs in some countries did not assist in recruitment and the course was cancelled for those countries. In Lao PDR, where the videoconferences were held at the World Bank office, one local staff valued the course highly and actively supported the course leading to very successful outcomes.

As for the quality of student support by the tutors, the answers obtained from the evaluation were mixed, which is not surprising as one would expect each of the three tutors to have different strengths and weaknesses. Although in aggregate, the learning support provided by local facilitator was rated fair, it seems that the local facilitators were nonetheless key actors in the delivery of the course. The experience in Vietnam, where the tutor/local facilitators voluntarily organized learning activities a day before the videoconference sessions, illustrates how much more effective the course can be in the presence of highly motivated local facilitators. The face-to-face sessions organized in Viet Nam were particularly helpful for regular participants, who constituted the majority of participants. Since online tutoring was only available to the TOT participants, the face-to-face sessions provided an opportunity for the local facilitator to help regular participants with the course material. TOT participants likewise used the sessions as an opportunity to share model answers for the course assignments with the regular participants. Not surprisingly, in the case of Vietnam the local facilitators were rated very favorably.

Table 7. Evaluation Results Pertaining to Quality of Student Support

Key Distance Learning Elements	Evaluation Criteria	Average Rating		
		Total	TOT	Regular
• Mechanisms for providing student support and monitoring progress such as mentoring or tutoring, as well as mechanisms for fostering learner-teacher and learner-learner interaction.	5. Learning support provided by the tutors[9]	3.75	3.59	3.96
	6. Learning support that you get from the DLC and local facilitator	3.97	3.77	4.17

Accreditation

The possibility of **accreditation attracted a variety of high quality participants** from different backgrounds who shared an interest, commitment and involvement in microfinance. Accreditation provided a strong incentive for participants to undertake the heavy course workload. In concert with the personalized online tutoring, peer learning environment, and networking, accreditation contributed to the MFTOT's high

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[9] This question aimed for TOT participants only as tutor was not provided for regular participants. However, some regular participants may have indirect communication with tutors so responded to it.

completion rate. Accreditation provided the participants with the credentials necessary for their future activities in microfinance in the region. This would not have been possible if the accreditation were not backed up by the solid credibility and reputation of the accrediting organizations.

Drop out

The MFTOT was made available to participants free of charge and participants were free to drop out from the course without any consequences. Out of the 36 effective TOT participants who took the course, 3 dropped out in the middle of the course and one did not complete the final exam. The effective drop out rate was 12%, a relatively low rate when compared to the drop out rate of between 20-50% in other distance learning courses.

The reasons given for dropping out of the course were: 1) illness, 2) travel on job assignments, 3) language problem, and 4) time constraint due to work schedule and taking other distance learning course. Except for the language problem, it could be concluded that the reasons were mainly external to the course.

3. Balancing Access with Equity

While the MFTOT seems to have done well in terms of improving access without sacrificing quality, the evaluation results suggest that it has been **less successful in terms of balancing access with equity.** There appears to be two key obstacles to achieving equity in the MFTOT: the language barrier, and limited access for rural-based microfinance practitioners.

Since the MDFL materials and the VCs were in English, in non-English speaking countries, it was clear that the beneficiaries of the course were the privileged groups who may not lack opportunities in capacity building. For those with a good command of English, the MFDL materials requires 10-20 hours of self-study and homework. In the case of participants for whom English is a second language, the study time significantly increased. In the VC sessions the language problem also manifested in the form of participants not understanding the English accents of other participants from different countries, which limited effective discussions.

In view of this, it is not surprising that an overwhelming majority --- close to 89% of the respondents ---- agreed that there was a need to localize the course materials. Since the underprivileged microfinance practitioners are rural based and may not have good command in English, in order to effectively reach them, the course will have to be translated into local languages. The request for localization even came from participants from countries such as the Philippines where English is widely used.

Since the VCs were offered through the GDLN Centers which are located in the capital cities of the countries, there were more urban-based participants in the course. Nevertheless, since the VCs were held only once a month, a number of rural-based participants managed to organize their time to successfully participate in all the VCs and complete the course.

4. Ensuring the Use of Appropriate Technology

The MFTOT combined three types of technologies – CD-ROM, online tutoring and discussion, and two-way interactive videoconferencing. Most of the course content and instruction was given using the interactive CD-ROM, with the course instructor

managing the assignments and the exam by developing a "road map" with clearly identified deadlines for submission of the assignments and final exam as well as for providing feedback and grades. The online tutoring provided the necessary learning support. The videoconferences covered current and sometimes controversial microfinance topics and presented thought-provoking country case studies, thereby stimulating discussion and debate which spilled over into the online discussion between MFTOT participants.

As discussed previously, the course was rated highly in terms of the CD-ROM and somewhat less favorably in case of the online tutoring, although it should be noted that in the case of the later, the problem had less to do with technology and more with the effectiveness of each individual tutors.

Table 8. Evaluation Results vis-à-vis Key Distance Learning Elements

Key Distance Learning Elements	Evaluation Criteria	Average Rating		
		Total	TOT	Regular
• Media and technology that: – Build on the existing ICT infrastructure; – Complement rather than duplicate each other; – Are user-friendly as well as cost-effective.	7. The general quality of technology -- videoconference sessions	4.16	4.10	4.22
	8. Extent to which you think the VCs are useful to enhance your self-study and online learning	3.92	3.86	3.97

With regard to the videoconference sessions, the technology used was rated favorably in the evaluation. This is not surprising as the GDLN system was designed to administer distributed classrooms, with resource speakers in one continent and participants in various developing countries.   Through such facilities, participants were able to access high quality lectures and insights from internationally renounced experts, thus shortening their learning curves.

The participants, however, gave a fair rating with respect to the extent to which the VCs enhanced self-study and online learning. It is understandable that participants could have expected the VCs to explain the course materials as in a traditional classroom learning. However, the VCs were designed to complement the self-learning materials by highlighting key debating issues.

Notwithstanding the fair rating given to the VCs, a number of participants listed the interaction facilitated by the VCs as one of the elements they liked most about the course. In particular, two topics presented in the VCs, i.e., financial analysis and interest rate, were identified by the participants as two of the course's strongest elements.

Apart from the VCs, answers to the open questions revealed that participants expected a greater opportunity to interact with the tutors as well as other participants through e-discussion forums.

Overall, therefore, it seems that the technologies adopted in the MFTOT were largely appropriate for the level of ICT infrastructure and skills of participants. Providing a

clearer explanation of the VCs' objectives and the inclusion of a moderated e-discussion forum could further improve the course.

5. Ensuring Long-Term Institutional Building

The MFTOT was successful in capitalizing on the strengths of development institutions in both developed and developing countries to organize the course. Overall, this element received an average rating of 4.33. The MFTOT benefited from the unique contributions of the three development organizations in managing the course. It also benefited from the participation of microfinance practitioners and experts in Asia who willingly and at times voluntarily contributed to the lectures and the organization of the course.

Tutors engaged for the 2nd course were graduates from the 1st course who could immediately utilize their skills in supporting new participants. The tutors themselves admitted that the opportunity to tutor others reinforced their own understanding of the subject matter and increased their confidence as a regional trainer.

Since more than half the TOT participants were from education/training institutions, the institutional building aspect was incorporated.

6. Overall Rating of the MFTOT

Despite the fact that some elements of the course did not receive an excellent rating, overall the results of evaluation indicate that participants found the course relevant and satisfactory. Overall, the course received an average rating of 4.18 from the respondents. The average rating given by new TOT participants was slightly higher at 4.22; regular participants gave an average rating of 4.13. Asked if they would recommend the MFTOT course to others, 88.71% of respondents answered affirmatively.

V.   LESSONS LEARNED AND CONCLUSIONS

Overall, the MFTOT received a positive evaluation. The two courses held in 2005 trained over 250 participants and accredited 47 trainers in eight countries. It has contributed to building the capacity of microfinance trainers and has equipped them with a high-quality instructor's manual for use in further trainings in the Asia Pacific Region. In addition to accredited trainers, the regular participants trained under the course further strengthen the capacity of MFIs in the region to expand microfinance services to the poor. The drop out rate was relatively low at 12% compared to figures cited in the literature which range from 20-50%. In addition, 88.7% of participants would recommend the course to others. It could be concluded that the course successfully expanded training access to microfinance professionals without unduly sacrificing quality.

A. Key Success Factors

Despite the many concerns raised on the promotion of distance learning and particularly e-learning in developing countries, the MFTOT appears to have been among the more successful ones. Lessons learned from the two MFTOT courses point to the following key success factors:

- Focused topic with high training demand;
- High-quality of course materials;

- Appropriate choice of media and ICT technologies;
- Adequate mechanisms for student support;
- Credible incentive system; and
- Effective donor cooperation.

1. Focused topic with high training demand

One of the main success factors of the MFTOT was the course topic.   As microfinance training is not adequately available in formal educational institutions, the MFTOT was able to attract a high number of dedicated participants. On the whole the demand for microfinance services still far exceeds supply and there is strong awareness on the need to expand sustainable delivery of microfinance services in all countries. At the same time, during the past two decades, the microfinance sector has transformed from a grassroots NGO-operated movement offering subsidized, donor-funded credit to the poor to a commercial sustainable operation. With this transformation, a large number of practitioners require training in the new approach to sustainable microfinance practices. Since MFI staff need to balance the demands of the job with acquiring new knowledge, distance learning offers the required flexibility.

2. High-Quality Course Materials

The MFDL course has been one of the highest- rated CD-ROMs evaluated under the ADBI's CD-ROMs Review Program, and MFTOT participants have verified that the MFDL package is of excellent quality. One of the common mistakes in distance learning courses is the use of standard learning materials which may not be suitable for use as self-study materials. Since self-learning requires greater self- discipline, good distance learning materials generally incorporate elements to capture and maintain students' attention. For example, the materials are made colorful, interactive, up-to-date and tailor-suited to the characteristics, skills, and needs of target group. The MFDL course package has been a success precisely because it was designed to meet all of these requirements.

In addition, the concern that donor- supported programs generally draw on experiences from developed countries which may not be applicable to developing countries was not an issue in the MFTOT. This is due to the fact that the MFDL was developed drawing experiences from developing countries.

The findings under the MFTOT point to the need for distance learning practitioners and donors who are interested in supporting ICT for capacity building to invest more in developing high quality self-learning materials. Experience with the MFDL also points to the importance of continuing such initiatives as ADBI's CD-ROM Review to identify high-quality development-oriented training materials for distance learning. Such initiatives can provide a strategic and systematic way of culling the best materials out of the thousands that are already available.

3. Appropriate Choice of Media and ICT technologies

The MFTOT's experience with the blended approach highlights the importance of combining different and appropriate ICT technologies in delivering distance learning in developing countries. The blended approach incorporated improving interactivity and learning support as well as improving accessibility and flexibility for adult learners through the use of both synchronous and asynchronous learning technologies.

Since each type of technology, CD-ROM, e-mail, videoconferencing, has its own advantages and limitations, the power is in the effective mix of these technologies. Despite some minor shortcomings, the technologies used in delivering the course did not duplicate, but rather complemented each other. The technologies were also, on a whole, appropriate for the level of ICT infrastructure and skills in the countries which participated in the course, although issues of cost-effectiveness will have to addressed in the future.

4. Adequate Mechanisms for Student Support

To be successful, distance learning courses must include mechanisms for student support to help participants overcome the problem of isolation in distance learning. Although student support could be further improved in the MFTOT, the system of on-line tutoring using regional tutors appeared to have been effective. Through email, tutors provided tips for completing assignments as well as information on the grading of homework, maintaining two-way communication in a flexible manner. E-discussion could also be a useful student support system.

5. Credible Incentive System

Considering the low drop-out of 4 out of 36 participants in the MFTOT and considering that the course required an average of 10-20 hours per week, it could be said that the incentive provided under the course was effective. The incentive in the MFTOT came from two sources, the clear road map with continuous contact by tutors and the certification endorsed by international agencies. Since the certification may open doors to employment opportunities or to promotion in their present jobs, participants were highly motivated to complete the course.

The MFTOT did not suffer the problem of distance learning certification being less valuable in the workplace than certification from formal educational institutions. Rather, the case might have been the opposite where certification endorsed by three international agencies may have been deemed more credible than that from national institutions.

6. Effective donor collaboration

The MFTOT has demonstrated that development organizations could effectively work together, combining their strengths to offer new development initiatives. Donor collaboration is often complicated due to differences in mandates and priorities, as well as differences in administrative procedures for organizing an activity. However, in the case of the MFTOT, ADBI, TDLC of the World Bank, and UNCDF were able to capitalize on their existing strengths and comparative advantages. In the MFTOT all three organizations had the same organizational mandate to pursue distance learning activities and the staff involved received appropriate internal support to collaborate with other donors.

Since donor-supported distance learning courses are generally limited to courses offered in English and may not be sensitive enough to cultural and development context in all countries, donor support should focus on kick-starting the use of ICT for capacity building while supporting long-run institutional building. In addition, most donor-supported activities are time-bound and therefore the focus should be to create a critical mass of local capacity to further distance learning initiatives locally.

B. Areas for Further improvement

These positive outcomes notwithstanding, future offerings of the MFTOT can be strengthened further.

First of all, the *quality* of the course can be further improved by:

- *Updating the course materials.* Some aspects of the course materials will need to be updated as the MDFL was launched in 2002 and a lot of developments in microfinance have taken place since then. It is unfortunate that the UNCDF has no current initiative to update the existing learning package or to produce new packages to suit the stage of development of microfinance in various countries. As such, ADBI has taken the initiative to update the reading list and develop new assignments to include new materials for participants.
- *Strengthening the learning support provided by tutors and DLCs*. There is a need to strengthen the role of tutors and DLCs in providing student support, i.e. addressing questions, explaining difficult concepts, initiating and sustaining discussions among participants, whether online or in face-to-face sessions.   All of these activities will require more extensive time commitments from the tutors for which a system of incentives and monitoring needs to be put in place.
- *Improving the balance among course components (self-study, VC, tutoring and online discussion)* While the blended approach was key to the course's accessibility and flexibility, the evaluation reveals a need to re-visit the mix and ensure a better balance among the course components. Participants were particularly keen in having more opportunities for exchanging ideas through online discussion forums. Regarding the VCs, there has been a debate on whether it should be used to teach the course or to discuss special topics. The general reaction seems to be that it should not be used to teach the course so as to prevent duplication.   There also seems to be a need to provide more time for participants to interact with the resource speakers.

Second and more importantly, there is a pressing need to improve the course from the point of view of *equity*. This will entail the following:

- *Improving course planning: e-assessment of demand, recruitment process.* A thorough analysis of demand for the MFTOT in the region needs to be undertaken. Addressing issues of equity will require, among other things, a solid understanding of the underlying characteristics, absorptive capacity, skills, and needs of less privileged learners. A survey to acquire information from target participants will allow for better course design and outreach.
- *Localizing the course.* Courses that are offered to an international audience always face the challenge of overcoming the language barrier as well as wider differences in cultural context. The fact that 88% of participants in the survey stated the need for the course to be localized into local language and to a lesser degree into the local context, donors need to consider support in this direction. A proposal for localizing the CD-ROM and the workbook has been submitted from Viet Nam and the donor has made commitment to support the activity. The localization of course materials is expected to have a massive impact on increasing the capacity of microfinance practitioners in the region.
- *Exploring new technologies that have the potential to expand course outreach.* The beneficiaries of MFTOT are somewhat the privileged groups in the capital cities who are not deprived of access to other forms of information or capacity building. Since microfinance practitioners who need the course the most are based in remote rural areas where the poor reside, there is a need to make a

conscious effort to expand the opportunity to field-based microfinance institutions. Although the MFTOT was offered to a good mix of professionals in CBT and operations, very few policy makers(except for a few in Viet Nam) participated in the course. Future course offerings may therefore want to feature other technologies that can make expanded outreach possible, such as webcasting.

In order to reach out to areas where the infrastructure and skills for e-learning are severely underdeveloped, less advanced technologies may be more appropriate. For example, a distance learning program in Mongolia uses short-wave radio as a means to delivers lessons to herders while another program in Timor-leste uses motor cycle to deliver cassette tape of lessons and to collect homework from participants in remote villages.

Finally, there is the need to further consider the issue of sustainability and long-term institutional building. To date, the MFTOT has kick-started ICT for capacity building in microfinance in eight countries. While donor support should extend to other countries where the course has not been offered, the question is if the number of accredited trainers produced under the course is large enough to form a critical mass to expand microfinance training on a sustainable basis. Follow up support may be required to encourage accredited trainers to form networks to support one another in microfinance training. Additional support may be also required to build strategic partnerships with local training/educational institutions to localize and institutionalize the course and to ensure that certification obtained from distance learning courses are credible in the workplace.

Based on the experience of the MFTOT, we conclude that distance learning could be an appropriate modality for capacity building, particularly for pro-poor development strategies which are generally underserved by the conventional education system.

ANNEX 1. EVALUATION FORM FOR THE 2ND MFTOT COURSE

End-course Evaluation
Second Training of Trainers on Microfinance (2nd MFTOT)
Oct. 2005 – Jan. 2006

We invite you to complete this questionnaire to help us improve the course in the future. Please be honest and open. Your responses are very valuable to us.

First, please tell us about yourself:

1. **Country**: Sri Lanka

2. **Participant type**: ⓐ TOT   ⓑ Regular

3. **Gender**: ⓐ male   ⓑ female

4. **How much of the learning activities were you able to attend (fill in only one circle)?**
   ⓐ All of them (that is, attended all 4 VCs, and studied all sessions)
   ⓑ Most of it (more than half of the VCs and sessions)
   ⓒ Less than half of the whole course

Please answer the following questions:

	minimum	maximum	no opinion
– Please rate each aspect of the activity listed below on a progressive scale of 1 to 5, where 1 is the minimum and 5 is the maximum. – If you feel that a question does not apply to you, please fill the "no opinion" option. – Please fill <u>only one</u> circle per question.			
5 Relevance of this course to your current work or functions	① ② ③ ④ ⑤		○
6 Extent to which you have acquired information that is new to you	① ② ③ ④ ⑤		○
7 Usefulness for you of the knowledge that you have obtained	① ② ③ ④ ⑤		○
8 Organization and Management of the course team (Jiping-Sunny-Jo)	① ② ③ ④ ⑤		○
9 Learning support that you get from the tutors	① ② ③ ④ ⑤		○
10 Learning support that you get from the DLC and local facilitator	① ② ③ ④ ⑤		○
11 Support that you get from your employer	① ② ③ ④ ⑤		○
12 The general quality of technology -- videoconference sessions	① ② ③ ④ ⑤		○
13 Extent to which that you like the self-study materials (workbook and CD-ROM)	① ② ③ ④ ⑤		○

14 Extent to which you think the extra topics/contents presented in VCs are useful to enhance your self-study and online learning	① ② ③ ④ ⑤ ○
15 Overall evaluation of this course	① ② ③ ④ ⑤ ○

16 What do you like most of the course? Please list three items.

1. Reading Financial Statements ....

2. Measuring Delinquency...

3. Measuring Financial Viability..

17 What do you like least of the course? Please list three items.

I like all modules .Among them above mentioned are the most interested modules ....

....

....

18 If you have to make just one suggestion for improvement to the course,

what would it be?

It's fine if you could add another module/lesson on regulatory frame work on Micro

Finance to the hand book and also this could be added to the final exam too. ....

....

19 What are your future plans for putting into practice the experience and/or knowledge gained in this course?

_____

20 Will you recommend this course to other colleagues?

ⓐ   YES   ⓑ   NO **Why?**

_____

Please fill in the following survey for our future implementation design:

1. Compared to other international training programs, what is a fair market value in your country that the MFTOT course deserves? Please click the number that is close to your estimation.
   ⓐ Less than $250   ⓑ about $500   ⓒ $1000 or more   ⓓ don't know

2. Who should pay for the tuition and course materials: ⓐ yourself   ⓑ employer
    ⓒ donor
      ⓓ cost-sharing between yourself and employer

3. If you have to offer partial payment for the course, what would be the amount you are willing to pay:

ⓐ less than $50   ⓑ $50-$100   ⓒ more than $100   ⓓ specify a value……….

4. Do you think there is a strong need to localize the course material in you country?

ⓐ YES   ⓑ NO

Thank you for completing this questionnaire!

ANNEX 2. THE FIRST MFTOT COURSE EVALUATION

A. Highlights

The first MFTOT was held from February to June 2005. Twenty-four (21) microfinance trainers from Afghanistan, Sri Lanka, Mongolia, Vietnam, Philippines, Timor Leste and Japan were recruited as TOT participants, while another 101 participants from these seven countries participated as "regular" participants.

Table 2-1. Profile of 1st MFTOT Participants

Country	Participants Total	Participants TOT/Regular	Gender Female/Male
Afghanistan	15*	2/13	0/15
Japan	11	3/8	4/7
Mongolia	15*	4/10	
Philippines	20	4/16	10/10
Sri Lanka	20*	2/18	
Timor Leste	20	0/20	
Vietnam	20	4/16	12/4
Total	**121**	**19/101**	

Based on total scores of assignments, the final exam, and participation in the on-line discussions, a 15 TOT participant completed the course. Out of the 15, nine showed consistent performance for each module and demonstrated strong analytical skills and an ability to pull the different elements together and apply them. As a result, they were awarded accreditation to become a certified trainer of UNCDF's MFDL course. One participant was partially certified as trainer of certain modules while six passed the course but scored below the certification criteria. These six participants expressed keen interest in gaining accreditation and so a second chance opportunity was arranged for them. ADBI engaged an international expert to design new assignments, update the reading list, and examination questions as well as to mentor them. Based on the second chance arrangement, 5 additional participants were accredited bringing at total of 15 accredited trainers.

Those who did not complete the course stated that it was primarily due to the difficulties incorporating the coursework into their already busy work schedules. Among the initial 21 recruited TOT participants, three participants from Timor Leste changed their status from TOT to regular participants shortly after the course started due to limited familiarity/access to the internet and difficulties working in English.

B. Evaluation Results

To determine the extent to which the course accomplished its stated objectives and met the participants' expectations, the participants were asked to rate the course on a scale of 1 to 5, for each of the following criteria:

1. Relevance of this course to your current work or functions
2. Extent to which you have acquired information that is new to you
3. Usefulness for you of the knowledge that you have obtained
4. Organization and Management of the course team
5. Learning support that you get from the DLC and local facilitator
6. Support that you get from your employer
7. The general quality of technology -- videoconference sessions

8. Extent to which that you like the self-study materials (workbook and CD-ROM)
9. Extent to which you think the VCs are useful to enhance your self-study and online learning
10. Extent to which you think the extra topics/contents presented in VCs are useful
11. Extent to which that you like the online discussion
12. Overall evaluation of the course

Evaluations were received from 18 TOT and 52 regular participants, for an aggregate response rate of 58%. Table 2-2 below summarizes information about the respondents, while Table2-3 presents the results of the evaluation disaggregated by country.

Table 2-2 Profile of 1st MFTOT Evaluation Respondents

Country	Type of Participant		Gender		Learning Activities Attended		
	TOT	Reg	M	F	all	more than 1/2	less than 1/2
Afghanistan	2	7	8	1	3	6	0
Japan	2	7	6	3	3	3	3
Mongolia	5	7	2	10	6	4	0
Philippines	4	12	9	7	15	1	0
Sri Lanka	2	8	6	4	7	2	1
Timor Leste	0	6	3	3	5	1	0
Vietnam	3	5	2	6	1	7	0
Total	**18**	**52**	**36**	**34**	**40**	**24**	**4**

Table 2-3. 1ˢᵗ MFTOT Evaluation Results

Criteria	Country							
	Total	**Afghanistan**	**Japan**	**Mongolia**	**Philippines**	**Sri Lanka**	**Timor Leste**	**Vietnam**
Relevance of this course to your current work or functions	4.1	4.1	4.1	4.2	4.5	4.6	3.3	4.1
Extent to which you have acquired information that is new to you	3.9	4	3.9	3.7	3.8	4.3	3.8	3.8
Usefulness for you of the knowledge that you have obtained	4.3	4	4.1	4.2	4.2	4.7	4.2	4.4
Organization and Management of the course team (Jiping-Heather-Jo)	4.3	4.4	4.3	4.4	4	4.6	4.2	4.3
Learning support that you get from the DLC and local facilitator	3.9	3.7	3.9	3.5	3.6	4.9	3.7	3.9
Support that you get from your employer	3.8	3.8	3.3	3.6	4.3	4.8	3.3	3.4
The general quality of technology -- videoconference sessions	4.1	4.5	3.4	4.3	4.3	3.7	4.5	4.1
Extent to which that you like the self-study materials (workbook and CD-ROM)	4.4	4.4	4	4.5	4.6	4.7	4.3	4.1
Extent to which you think the VCs are useful to enhance your self-study and online learning	3.9	3.9	3.3	4	4.1	4.4	3.8	3.8
Extent to which you think the extra topics/contents presented in VCs are useful	4.1	4.1	3.7	4.2	4.1	4.2	4	4.3
Extent to which that you like the online discussion	3.8	4	3.4	3.6	3.7	4.4	3.7	3.8
Overall evaluation of this course	4.2	4.2	4.2	4.3	4.3	4.4	3.8	4.4

ANNEX 3. THE SECOND MFTOT COURSE EVALUATION
COUNTRY TABLES AND ANSWERS TO THE OPEN QUESTIONS

Table 3-1. Evaluation Response Rate, by Country

Country	Total Participants			With Evaluation			% with Evaluation		
	TOT	Regular	Total	TOT	Regular	Total	TOT	Regular	Total
Afghanistan	3	3	6	3	0	3	100.0%	0.0%	50.0%
Cambodia	6	1	7	4	0	4	66.7%	0.0%	57.1%
Lao PDR	2	8	10	1	3	4	50.0%	37.5%	40.0%
Mongolia	6	17	23	6	2	8	100.0%	11.8%	34.8%
Philippines	10	7	17	7	5	12	70.0%	71.4%	70.6%
Sri Lanka	6	38	44	4	4	8	66.7%	10.5%	18.2%
Vietnam	7	33	40	5	18	23	71.4%	54.5%	57.5%
Total	**40**	**107**	**147**	30	32	62	**75.0%**	**29.9%**	**42.2%**

Table 3-2. Evaluation Respondents, by Gender

Gender	Frequency	Percent
Female	30	48.39
Male	32	51.61
Total	**62**	100

Table 3-3. Evaluation Results, by Country

Evaluation Criteria	All Countries			Afghanistan			Cambodia			Lao PDR			Mongolia			Philippines			Sri Lanka			Vietnam		
	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg
Relevance to current work or functions	4.24	4.43	4.06	4.67	4.67	.	4.25	4.25	.	4.25	4.00	4.33	4.50	4.33	5.00	4.17	4.14	4.20	4.13	5.00	3.25	4.18	4.60	4.06
Extent to which new information was acquired	3.66	3.27	4.03	2.67	2.67	.	3.75	3.75	.	4.25	5.00	4.00	3.75	3.67	4.00	3.17	2.86	3.60	3.38	3.25	3.50	4.00	3.00	4.29
Usefulness of knowledge obtained	4.31	4.27	4.34	4.67	4.67	.	4.50	4.50	.	4.75	5.00	4.67	4.63	4.67	4.50	3.75	3.43	4.20	4.50	5.00	4.00	4.25	3.80	4.40
Organization and management of the course	4.33	4.33	4.33	4.67	4.67	.	4.25	4.25	.	4.33	3.00	5.00	4.29	4.50	3.00	3.82	3.86	3.75	4.33	4.75	3.50	4.57	4.60	4.56

Evaluation Criteria	All Countries			Afghanistan			Cambodia			Lao PDR			Mongolia			Philippines			Sri Lanka			Vietnam		
	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg
Learning support provided by tutors	3.75	3.59	3.96	4.67	4.67	.	3.75	3.75	.	4.67	5.00	4.50	4.00	4.00	.	2.89	2.86	3.00	3.75	3.75	3.75	3.80	3.00	4.07
Learning support provided by the DLC and local facilitator	3.97	3.77	4.17	4.00	4.00	.	2.75	2.75	.	4.75	5.00	4.67	4.71	4.67	5.00	3.30	3.00	4.00	3.63	3.75	3.50	4.22	4.20	4.22
Support from employer	3.70	3.38	4.00	3.33	3.33	.	1.75	1.75	.	3.75	4.00	3.67	3.00	3.20	2.50	4.08	3.71	4.60	4.00	4.00	4.00	4.00	3.80	4.06
Quality of VC tech	4.16	4.10	4.22	4.33	4.33	.	4.50	4.50	.	4.25	3.00	4.67	3.88	3.67	4.50	4.33	4.14	4.60	3.50	4.00	3.00	4.30	4.40	4.28

Evaluation Criteria	All Countries			Afghanistan			Cambodia			Lao PDR			Mongolia			Philippines			Sri Lanka			Vietnam		
	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg	Total	TOT	Reg
Quality of self-study materials (workbook and CD-ROM)	4.47	4.67	4.28	4.67	4.67	.	4.75	4.75	.	3.50	5.00	3.00	4.88	4.83	5.00	4.50	4.29	4.80	4.13	5.00	3.25	4.52	4.60	4.50
Extent to which VCs enhanced self-study and online learning	3.92	3.86	3.97	4.67	4.67	.	3.25	3.25	.	3.75	3.00	4.00	3.67	3.60	4.00	4.17	3.86	4.60	4.43	4.75	4.00	3.74	3.60	3.78
Overall course evaluation	4.20	4.27	4.13	5.00	5.00	.	4.00	4.00	.	4.25	4.00	4.33	4.57	4.67	4.00	4.00	3.71	4.40	4.00	4.50	3.33	4.17	4.20	4.17

Table 3.4. Elements which the Participants Liked the Most
(Most Common Answers)

	Frequency	Percent
Course Materials		
CD Rom	22	35.48
Workbook	15	24.19
VC	14	22.58
VC Modules		
Financial Analysis	11	17.74
Interest Rate	9	14.52
Interaction with participants	11	17.74
Support provided by tutors	8	12.90
No answer	6	9.68

Table 3-5. Elements which the Participants were Dissatisfied With
(Most Common Answers)

	Frequency	Percent
Language Barrier	7	11.29
Lack of online discussion to supplement self-study and VCs	7	11.29
Volume of assignments	6	9.68
VCs too short, not enough opportunity for interaction	2	3.23
No answer	16	25.81

Table 3-6. Suggested Improvements
(Most Common Answers)

	Frequency	Percent
Provide more opportunities for discussion (online or face-to-face)	6	9.68
Increase the role/Improve the capacity of tutors	6	9.68
Localize training materials, etc	6	9.68
Allow more time for the VCs	6	9.68
Extend course duration	5	8.06
No answer	12	19.35

Table 3-7 Next Steps After the Course

	Frequency	Percent
Application	31	50.00
Echo training	25	40.32
No answer	8	12.90

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