

End-of-Course Evaluation Report for MFTOT6

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End-of-Course Evaluation Report for MFTOT6

By Xiaochen Wang and Jiping Zhang

This document is a comprehensive report of the summative evaluation of the sixth Training of Trainers on Microfinance course (MFTOT6). It includes data analysis and interpretation of participants' responses to the end-of-course questionnaire, participants' learning outcomes and anecdotes and testimony from participants.

BACKGROUND INFORMATION

About the MFTOT6 Course

MFTOT6 was delivered during the period July to November 2009, which was the sixth delivery of the MFTOT program. The African Development Bank (AfDB) joined the partnership of the Asian Development Bank Institute (ADBI) and the World Bank Tokyo Development Learning Center (TDLC) to sponsor participants from African countries. The interactive microfinance distance learning course (MFDL) developed by UNCDF was the core learning material.

MFTOT6 is a blended distance learning course offered worldwide which attracted over 400 applicants (from 40 countries) who paid course fee of USD 50 and received the UNCDF learning package. Fifteen GDLN¹ Centers and several country tutors assisted with recruitment of participants in 11 Asia countries (Afghanistan, Bangladesh, India, Japan, Laos, Mongolia, Nepal, Pakistan, PNG, Sri Lanka, and Thailand) and 6 Africa countries (Ghana, Kenya, Malawi, Nigeria, Tanzania and Uganda). About 20 percent of participants were from other countries.

Objectives of the MFTOT6

MFTOT6 continues to pursue its goal of strengthening the institutional capacity of microfinance by making high-quality microfinance training accessible to more decision-makers, professionals and practitioners in the field of microfinance as well as increasing the number and country coverage of accredited microfinance trainers around the world with a focus in the Asia Pacific region.

Teaching Method and Organization of the Course

The course is a structured blended learning package combining self-study of the UNCDF material (workbook plus interactive CD-ROM) with online tutoring and e-discussion; videoconferencing sessions to interact with international experts; and local meetings with country peers.

¹ Global Development Learning Network (GDLN) is a learning network for development with more than 120 distance learning centers worldwide.

Due to time zone differences four videoconference sessions were separately organized specially for African participants in addition to the four videoconference sessions for all other participants. The participants in countries where there were less than 20 participants or who could not travel to a distance learning center were given opportunities to join via webcasting. Archives were also made available for those who could not watch in real time.

Sixteen top graduates from previous courses who were accredited as trainers of the UNCDF MFDL course were hired to be online tutors to engage participants, grade 11 assignments and the final exam. They facilitated the 4 -month long learning process with 344 participants who submitted assignments.

The training administration, including registration, assignments, discussion, evaluation, certificate, etc. was conducted in the open source learning management system (LMS) Moodle.

DATA COLLECTION AND RESEARCH METHODOLOGY

Participant's Registration Form

Participants registered online in Moodle and filled a registration form. Data collected from registration helped the course team to develop a better understanding of the profiles of the course participants.

End-of-Course Questionnaire

The end-of-course evaluation consisted of 27 questions. Among 244 participants who completed the course, 153 filled in the questionnaire giving a response rate of 62.7% (153/244).

The end-of-course questionnaire is mainly a level 1 participant reaction evaluation in terms of Kirkpatrick's Four Levels of Evaluation. It shows what trainees think of the particular training activity. There are quantitative questions where participants are asked to rank their reaction on a scale of 1 to 5, where 1 is the minimum and 5 is the maximum. There are also open questions where participants are asked to give their opinion in their own words.

Results of Completion Certificate and Accreditation

MFTOT6 had 11 assignments and a final exam. Participants who submitted at least 9 assignments could be awarded a course completion certificate. Participants who gained a weighted average score of 70% or above on the 11 assignments and the final exam could be accredited as certified trainers of the UNCDF MFDL course. The top 5% would be certified with distinction.

Stories and Informal Feedback from Participants and Tutors

The course team collected some successful stories from tutors (previous participants) and certified trainers with distinction. Participants also posted in discussion forum their comments and opinions about the course.

Analysis Methodology

1. A descriptive participant profile was drawn from the data pool of 466 registration forms
2. For data from the level 1 end- of-course questionnaire:
 - Statistics of quantitative data (ranking of 1-5) are shown as bar or pie chart diagrams. The total percentage of 4 and 5 level ratings, and/or average scores are reported.
 - For qualitative data in open questions, the researcher first coded and classified participants' responses in categories, and then counted the frequency of each category. Some typical responses (words and phrases) from participants are listed for each category.

This study employed Statistical Software Package for Social Science (SPSS 15.0) to manage and analyze data.

3. Learning results (similar to level 2 in Kirkpatrick's Four Levels of Evaluation, which measures participants learning) from MFTOT6 are reflected through the course completion rate and accreditation results.
4. Work performance impact (similar to level 3 in Kirkpatrick's evaluation model which measures changes in workplace) is not measured systematically. However, tutors (previous participants) and certified trainers with distinction reported changes after training in their stories. Excerpts from their stories are listed in this report.
5. It was the first time that the MFTOT course was formally offered to African participants. A separate analysis and interpretation of data of the African participants was made, so that sponsors and the course team could better understand the demands, performance and feedback of African participants.

DATA ANALYSIS AND INTERPRETATION OF LEVEL ONE EVALUATION

MFTOT6 Participant's Profile

A participant profile is drawn from the data in online registration forms. The profiles of "the whole class" and "African participants only" are reported and compared.

1. The whole class

The 466 registered participants came from more than 40 countries. Just over 34.5 percent of the participants were female, and 65.5 percent were male.

As Figures 1 and 2 illustrate, most participants were young middle-age professionals and practitioners of whom more than 60% were under the age of 35. More than 80% of them worked full time.

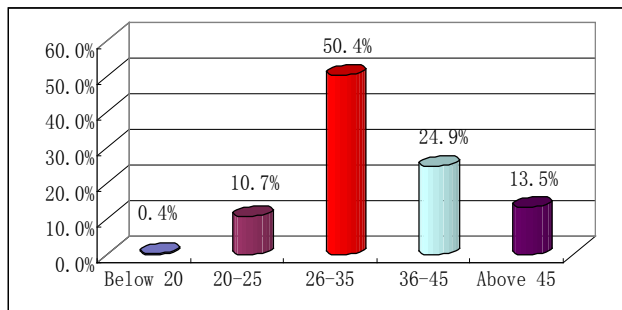


Figure 1 Age Bracket

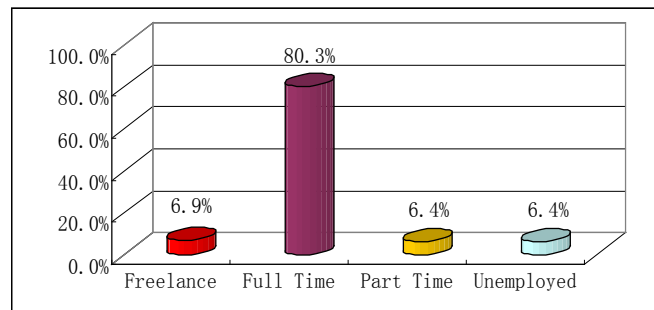


Figure 2 Employment

Working experience with microfinance ranged from 0 to 20 years. About 35 percent of the participants had 0 to one year's experience, and 50% had 1-6 years experience. The remaining 15% had been working in the microfinance field for more than 6 years. Their organization types were diversified and included banks, MFIs, regulatory and donor agencies, consulting firms and education and training institutions. Their primary responsibilities covered training, operation and management, as well as policy.

Eighty percent indicated that accreditation was “very important” in their decision to take the MFTOT course. Distance learning is a new experience for most participants, with only 31.5 percent of them having taken a distance learning course before.

Just over 45.9 percent of participants accessed the computer for the course in the office, and 43.1 percent at home. 74 percent of participants used a monthly rate for unlimited hours of internet access.

Type of Organization	Percent
Other	24.2%
Regulatory Agency	14.2%
Microfinance Institution	13.5%
Bank	12.7%
Consulting Firm	10.3%
Education/Training Institution	10.5%
N/A	9.2%
Donor Agency	5.4%

Primary Responsibility	Percent
Training or Capacity Building	25.3%
Management	21.2%
Operations	21.2%
Other	15.7%
N/A	11.2%
Policy	5.4%

2. African participants only

One hundred and forty of those who registered for the course came from Africa and of these just over 30 percent were female, and 70 percent male.

As Figures 3 and 4 illustrate, most African participants were young middle-age professionals and practitioners. The average age was a little higher than the whole class; with fewer participants are under age 35 and more are in the group of 35-45 ages. More participants (86%) worked full time, and less were freelance and unemployed.

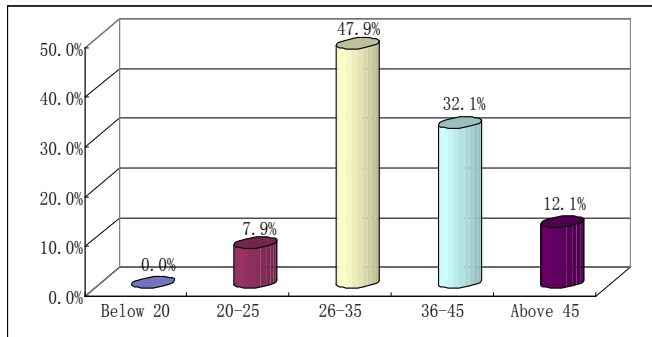


Figure 3 Age Bracket (Africa participants)

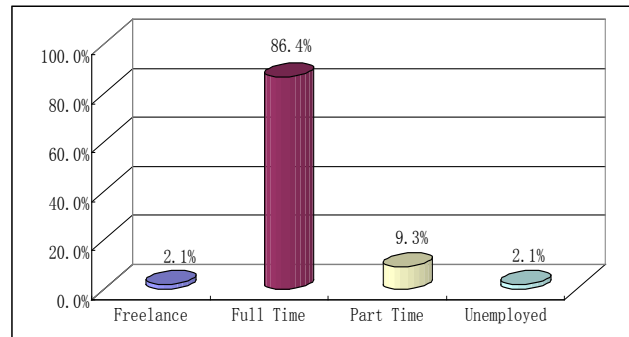


Figure 4 Employment (Africa participants)

On average, African participants had less microfinance working experience than the class as a whole. Those who never worked in microfinance accounted for 17.1 percent; 1-6 years: 70.7 percent; more than 10 years: only 5 percent. Thirty-two percent of Africa participants were from regulatory agencies, which was much higher than the corresponding 14.2% for the whole class.

More Africa participants had experience with distance learning. 54.3 percent of African participants had taken a distance learning course while 31.5 percent of the class as a whole had such experience. About 43% of Africa participants had “training capacity building” as their primary responsibility at work. The accreditation of MFDL trainers was a great incentive to Africa participants as 93.6 percent indicated that accreditation was “very important” in their decision to take the MFTOT course.

African participants had more access to computers in the office (66.4% vs. 45.9%) and less access to computers at home (26.4% vs. 43.1%). Seventy percent of participants used a monthly rate for unlimited hours for internet access, which is close to the average level of whole class.

Type of Organization	Percent
Other	20.0%
Regulatory Agency	32.1%
Microfinance Institution	15.0%
Bank	7.9%
Consulting Firm	5.7%
Education/Training Institution	17.1%
Donor Agency	2.1%

Primary Responsibility	Percent
Training or Capacity Building	42.9%
Management	21.4%
Operations	17.9%
Other	10.0%
N/A	3.6%
Policy	4.3%

Rating of the Course by Participants

1. The whole class

Statistics show that the MFTOT6 course continued to receive high evaluation on major questions from participants. These are listed below and ranked from high to low. The total is the sum of ratings of 4 and 5 scores.

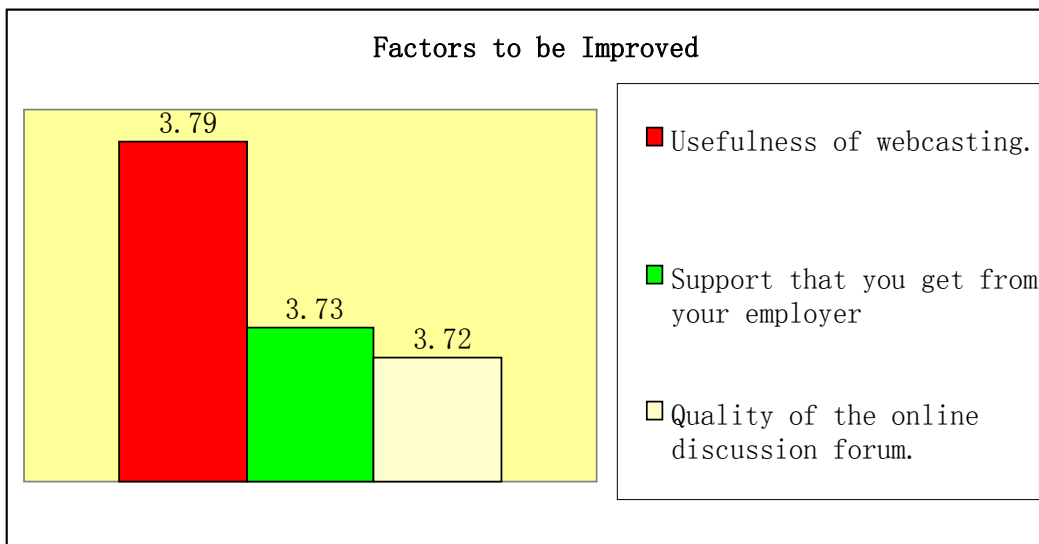
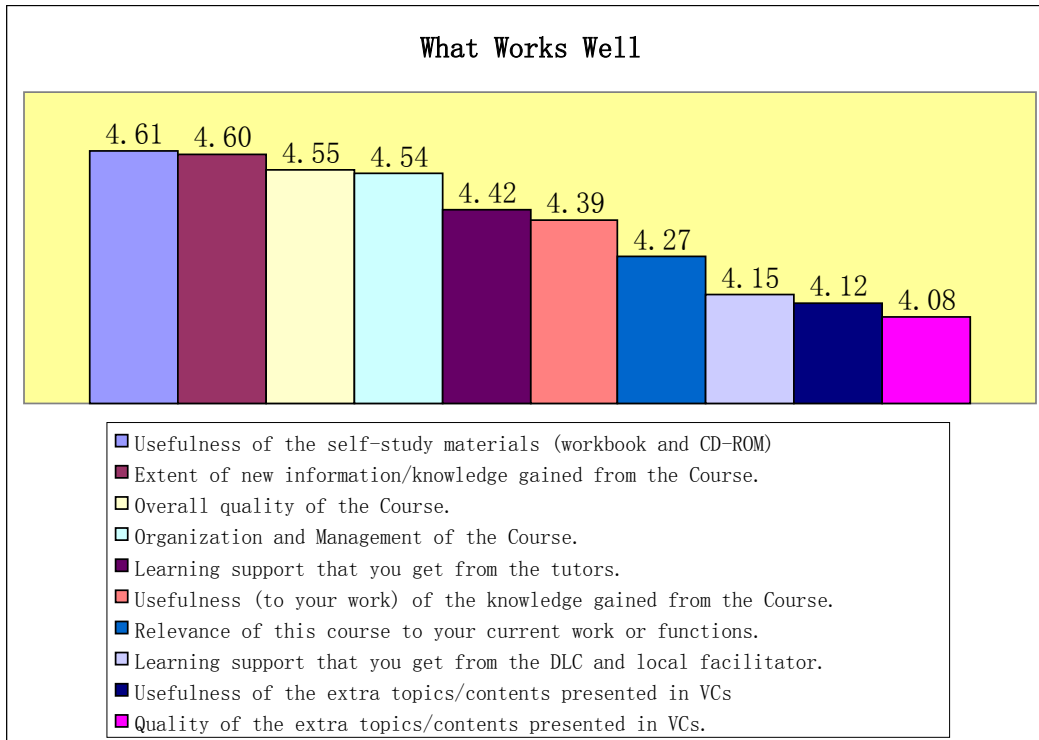
- 1) **Usefulness of the self-study materials** (workbook and CD-ROM): 5 (67.3%) and 4 (28.1%), total 95.4%
- 2) **Overall quality** of the Course: 5 (60.1%) and 4 (35.3%), total 95.4%
- 3) Extent of **new information/knowledge** gained from the Course: 5(67.3%) and 4 (25.5%), total 92.8%
- 4) **Organization and Management of the Course**: 5 (59.5%) and 4 (29.4%), total 88.9%
- 5) Learning support that you get from the **tutors**: 5 (58.2%) and 4 (28.8%), total 87.0%
- 6) **Usefulness** (to your work) of the knowledge gained from the Course: 5(55.6%) and 4(26.8%), total 82.4%
- 7) **Relevance** of this course to your current work or functions: 5 (55.6%) and 4 (19.0%), total 74.6%
- 8) Learning support that you get from the **DLC and local facilitator**: 5 (39.2%) and 4 (33.3%), total 72.5%
- 9) Learning support that you get from the **employer**: 5(37.3%) and 4(16.3%), total 53.6%

All participants except one would recommend the course to other colleagues. The one exceptional person still rated the course reasonably highly with an average score of 3.93 and did not give any specific reason for not voting to recommend to other colleagues.

WBI has used “85% of the sum of ratings of 4 and 5” as a benchmark number for its face-to-face training programs. According to this standard, the MFTOT6 is superior on five major indicators including “usefulness of the self-study material”, “overall quality of the course”, “new information/knowledge”, “organization and management of the course” and “learning support from tutors”.

An average score of each indicator has also been calculated to find out what factors worked well and what needed to be improved (see chart “What works well” and “Factors to be improved” below). Participants’ ratings on 10 major questions were all scored above 4 on average. Although the learning material was published 7 years earlier and some participants suggested that it be updated, most participants thought that the information and knowledge gained from the course was very new for them. The rating of “*learning support from tutors*” improved significantly in MFTOT6 compared with previous courses.

Factors that needed to be improved included webcasting, support from employers and online discussion. In Africa, many people cannot receive webcasting smoothly due to the bandwidth limitation. The course team has not yet found a good mechanism for working with participants' employers.



2. African participants' rating

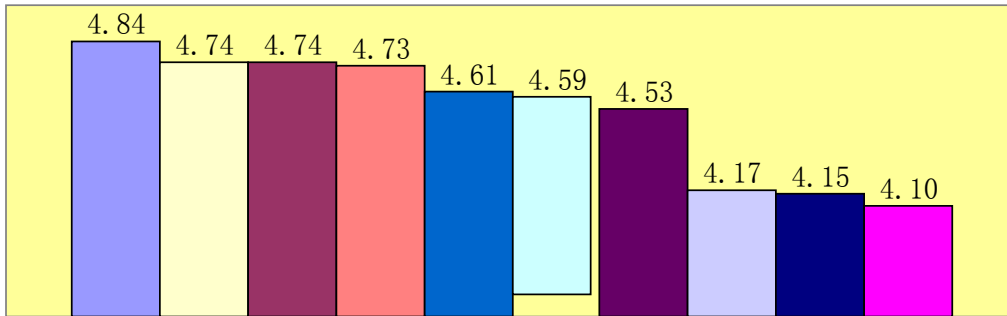
One hundred and fifty three participants filled in the end-of-course questionnaire. Of these, 57 participants (37.3%) came from Africa, with 24.6 percent female and 74.5 percent male. In spite of some deviations, Africa participants' reaction and evaluation of the course is consistent with that of the whole class and showed an even higher level of satisfaction. The results ranked from high to low.

- 1) **Usefulness of the self-study materials** (workbook and CD-ROM): 5 (84.2%) and 4 (15.8%), total 100%
- 2) **Overall quality** of the Course: 5 (73.7%) and 4 (26.3%), total 100%
- 3) Extent of **new information/knowledge** gained from the Course: 5(75.4 %) and 4 (22.8%), total 98.2%
- 4) **Usefulness** (to your work) of the knowledge gained from the Course: 5(75.4%) and 4(22.8%), total 98.2 %
- 5) **Organization and Management of the Course**: 5 (59.6%) and 4 (36.8%), total 96.4%
- 6) Learning support that you get from the **tutors**: 5 (59.6%) and 4 (33.3%), total 92.9%
- 7) **Relevance** of this course to your current work or functions: 5 (71.9%) and 4 (15.8%), total 87.7%
- 8) Learning support that you get from the **DLC and local facilitator**: 5 (31.6%) and 4 (50.9%), total 82.5%
- 9) Learning support that you get from the **employer**: 5(33.3%) and 4(26.3%), total 59.6%

According to WBI's benchmark standard, the course is superior on seven major indicators including "usefulness of the self-study material", "overall quality of the course", "new information/knowledge", "usefulness of the knowledge", "organization and management of the course", "learning support from tutors" and "relevance to current work functions".

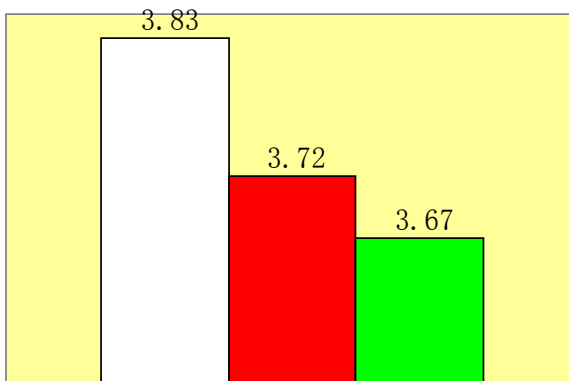
Africa participants' ratings on 10 major questions are all above 4 in terms of average score, which reflected their higher satisfaction. They all want to recommend this course to their colleagues and friends. The factors to be improved are the same as the opinion of participants in other countries.

What Works Well



- Usefulness of the self-study materials (workbook and CD-ROM)
- Overall quality of the Course.
- Extent of new information/knowledge gained from the Course.
- Usefulness (to your work) of the knowledge gained from the Course.
- Relevance of this course to your current work or functions.
- Organization and Management of the Course.
- Learning support that you get from the tutors.
- Learning support that you get from the DLC and local facilitator.
- Usefulness of the extra topics/contents presented in VCs
- Quality of the extra topics/contents presented in VCs.

Factors to be Improved



- Quality of the online discussion forum.
- Usefulness of webcasting.
- Support that you get from your employer

Participants' Comments on Open Questions

There are open questions in the questionnaire designed to collect subjective qualitative data. The statistics used are the frequency of major categories identified by the researcher. Some typical comments in each category are listed for better understanding.

1. Participants' reactions on the question of "comments on VC sessions"

Videoconferencing sessions are an important part of blended learning, and it complemented the pre-made learning material by adding new topics and allowing real time interaction between experts and participants. In MFTOT6, new topics such as "Global crisis and microfinance" and "Social mobile innovations" were added. Statistical analysis showed that the Satisfactory (75 times) response appeared most frequently in students' replies. They used the words *insightful, useful, informative, interesting, educative, well researched, excellent, sharing, helpful, interactive, Satisfactory* etc. to express their satisfaction.

However, the category of "Problem of Technology/Network" has the second highest frequency (35 times), which was followed by Timing/Location (13 times), and Contents (9 times).

2. What do participants like most about the course? Please list 3 items

Statistical analysis showed that, Training Materials (90 times), Training Content (80 times), Training Modes/Methods (68 times), Tutors/Course Team (60 times), were mentioned most frequently by participants. These were followed by Assignments/Examinations (50 times), and Organization (26 times).

3. What do participants like least about the course? Please list 3 items.

Participants' responses for this question tell us what needs to be improved. Some comments are just individual opinions for us to take note of but not necessarily to make a change. Assignments are good for participants in general, but some people like them least.

Statistical analysis showed that, Depth and Scope of Contents/Assignments (45 times), Problem of Technology/network (30 times), Standardization/Compatibility (30 times), are mentioned most frequently. They are followed by Answer/Feedback/Summary/Interaction (25 times), Training Contents (25 times), Practicality/Timeliness/Continuity (25times), Schedule/Arrange (16 times), and Teachers/Certificate (16 times).

4. What topics would you suggest be included in future courses?

Statistical analysis showed that, Training Contents (100 times), Case Study/Field Study/Practices (27 times), were two categories with high frequency. They were followed by Software/Tool (8 times), Relevant Content (2 times), and Assignment Evaluation (1 time).

5. To improve the course, what suggestions would you like to give to the course team?

Statistical analysis showed that, Practicality/Timeliness/Continuity (45 times), Answer/Feedback/Interaction (40 times), Schedule/Arrangement/Organization (25 times), Training Materials (25 times), Assignment (25 times) were mentioned more frequently, and followed by Problem of Technology network (20 times) and Training Contents (15 times).

PARTICIPANTS' LEARNING RESULTS (LEVEL TWO EVALUATION)

Among the 344 course participants, 17 withdrew for various reasons during the learning process; and 1 participant was expelled for plagiarism. 326 participants from 39 countries took part in the intensive four month long learning process. By the end, 244 participants received completion certificates by submitting at least 9 assignments. The completion rate is 75% (244/326).

174 received accreditation to become certified trainers of the UNCDF MFDL course with a weighted average score above 70. The success rate of those who registered to take the final exam was 82% (174/212) (See table 2 and table 3).

Nine participants, the top 5% of certified trainers, earned accreditation certificates with distinction. Their weighted average scores were all above 90. The nationalities of the nine who passed with distinction included: 1 from the Czech Republic; 3 from Ghana, 1 from Kenya, 3 from Sri Lanka, and 1 from the USA. These will be candidates for future tutor assignments.

The above achievements of MFTOT6 demonstrate participants' learning outcomes. The 11 assignments are comprehensive requiring knowledge and skills at application level in terms of the Bloom taxonomy. To complete assignments, participants need to be able to read financial statements and analyze data then answer questions or write a short essay.

The accreditation requires a participant reaching a quality standard of 70% of the "Weighted Average Score". The weights used to calculate the average score are:

- 1) All assignments 0.50
- 2) Final exam 0.45, and
- 3) Active participation 0.05; (active participation includes on time submission of assignments and exam; active communication with tutors; and on-line discussion)
- 4) Consistency, and ability to pull the different elements together

OUTCOMES AND POTENTIAL DEVELOPMENT IMPACT (BEYOND LEVEL TWO)

1. Building Microfinance Training Capacity

Microfinance training capacity built through the repeated delivery of the MFTOT courses is a valuable asset for rural finance development and poverty reduction. The total number of certified trainers has

accumulated to 509 in 48 countries (please see the Appendix for details). They are microfinance professionals and include university professors and managers and microfinance practitioners in central banks, commercial banks and MFIs. About 9% of certified trainers are from developed countries (Japan, Singapore, France, Germany, Italy, Netherlands, UK, US, etc.) that can help the development of microfinance from the donors' side. We would recommend the list of these qualified individuals to development organizations and agencies seeking to select qualified change agents.

2. Establishment of Community of Practice

A microfinance community of practice (CoP) emerged from the course participants and country groups. Many participants expressed a desire to stay in the network and continue to take another relevant course. Based on demand, the "International Community of Certified Trainers of MFTOT" was formed in early 2009. The CoP is managed by dedicated country tutors on a voluntary basis and conducts regular communications via the discussion forum in Moodle (<http://mftot.jointokyo.org/course/view.php?id=18>).

3. Development of e-Learning Capacity

The MFTOT program built skills and e-Learning capacity in participants. Some participants had no e-mail account when they wanted to take the course and did not know how to open a CD-ROM. They became knowledgeable computer and internet users during the course with the assistance of GDLN Centers and tutors. The ability gained will influence their career development and life-long learning.

The excellent learning performance of African participants and country tutors is another testimony to the feasibility and benefits of e-Learning (online learning) for developmental practitioners in less developed countries. e-Learning is flexible (anytime anywhere), accessible (provides education/learning opportunities for those who have no alternatives), and is scalable and cost-effective. It also makes "just-in-time" and "just enough" learning possible. Adult learners can integrate work and learning without leaving office and home.

4. Repeatable and Transferable Blended Learning Model

The MFTOT program design and delivery has established an effective blended learning model for disseminating knowledge for development. The whole set of experiences is repeatable and transferable. Using the same design and administration mechanism, the World Bank Institute Beijing office has delivered the Chinese version of course material successfully in 2008 and 2009 to hundreds of participants. Further scaling-up and more development impacts mainly depend on leadership and organization at country level.

5. Participants' Successful Stories and Testimony

Course graduates told us what have changed in their life and work in "my successful stories". Many said that they are a different person in life and work. With the knowledge and skills gained from the course, they could train more people and even make new policy recommendations to authorities in their country.

Some took more responsibilities in work and have more opportunities, such as receiving a scholarship for further study, taking a new consulting project, some even got promotion or a new job. Almost all have planned seriously to do something in the microfinance field to help more poor people in their countries: incorporating MF knowledge into school curriculum; establish consulting business; creating more work force in the MF field; establish MFI in own village to help poor.

PROBLEMS AND RECOMMENDATIONS

Problems Needing Immediate Solutions

1. The microfinance field has been changing over the years so the demand for updating learning contents and the reading list is strong. However, to update the self-study CD-ROM and workbook is a too costly undertaking. So it is recommended that new topics be added in VC sessions and a new reading list from CGAP and Heather Clark (Academic Advisor of the program) prepared.
2. Develop new assignments with model answers for future deliveries. The course team changed the final exam every year, but used the same assignments for the past six courses. It is recommended that two sets of new assignments be developed to cover new contents and changed data in financial statements. The course team has formed a task team of top tutors to undertake this work.

Appendix: List of Certified Trainers

Appendix List of Certified Trainers

	Country	MFTOT 1	MFTOT 2	MFTOT 3	MFTOT 4	MFTOT 5	MFTOT6	Total
1	Afghanistan	1	3		1	1	1	7
2	Australia					2	1	3
3	Azerbaijan						1	1
4	Bangladesh			1		11	5	17
5	Brazil			1				1
6	Cambodia		6		8	1	4	19
7	Canada				1			1
8	China			19	12	1		32
9	Czech Republic						1	1
10	East Timor						1	1
11	France						1	1
12	Germany						2	2
13	India			5	8	6	13	32
14	Indonesia				2	1	2	5
15	Italy			1	1			2
16	Japan	1	1	1	8	6	14	31
17	Lao PDR		2		13	3	5	23
18	Malaysia				1			1
19	Mongolia	3	5	1	3	2	5	19
20	Myanmar						1	1
21	Nepal				2	2	7	11
22	Netherlands				2			2
23	Pakistan			4	3	5	5	17
24	Palestinian Territory, Occupied					3		3
25	Philippines	2	7	5	5	5	1	25
26	PNG				2	5	1	8
27	Portugal					1		1
28	Spain				1	1		2
29	Saudi Arabia						1	1
30	Singapore						2	2
31	Sri Lanka	1	5	2	42	19	14	83
32	Syrian Arab Republic						1	1
33	Tajikistan				1			1
34	Thailand			1	6	15	4	26
35	UK				1			1
36	United Arab Emirates						1	1
37	USA				1		1	2
38	Vietnam	2	7	3	4	1		17
Africa countries								
1	Cameroon					1	1	2

2	Congo						1	1
3	Ghana				1		12	13
4	Kenya					4	2	6
5	Malawi			1	3	6	2	12
6	Nigeria				1	3	39	43
7	Tanzania						6	6
8	Tunisia					1		1
9	Uganda					3	16	19
10	Zambia					2		2
		10	36	45	133	111	174	509