

Orientation Course

The Orientation Course provides personnel from the lead agency with the information they require to initiate a micro-credit and micro-enterprise development programme based on the CYCI model. Since it presents a general overview of micro-credit and the CYCI, it may also be useful for other personnel besides those directly involved in implementing the initiative: finance, development planning, education and trade policy makers could benefit from gaining an appreciation of the CYCI approach and integrating an awareness of it into their own field of activity. Furthermore, it may be advisable to invite representatives of commercial banks and financial institutions to the course, to raise their awareness of how micro-credit works and how it differs from their usual practice.

The material presented in the course is covered in detail in Module 1 of the CYCI Toolkit: CYCI Overview. It is recommended that trainees read the module before the training takes place; however, this is not essential. In any case, the module serves as a reference manual for both trainers and trainees during the course and for ongoing use throughout CYCI implementation.

The course presented here is only an outline. Users are strongly advised to develop their own orientation course, based on the material in Module 1 of the CYCI Toolkit and adapting this course, where appropriate, to suit their specific needs and context.

Course Overview and Objectives

Overview

The sample outline course provided here consists of six units:

- Unit 1. Introduction

- Unit 2. Background: Micro-credit and the Commonwealth
- Unit 3. Overview of the CYCI Model
- Unit 4. Enabling Environment of CYCI
- Unit 5. CYCI Stakeholders: Roles and responsibilities
- Unit 6. Action points for lead agency

Each unit could take anything from half an hour to half a day, depending on the time/resources available and the particular needs of the participants. Also, units may not all require the same amount of time. For example, it may be desirable to spend more time on Unit 6 than on some of the others, since this presents the action points that must be taken in order to establish the CYCI.

Objectives

By the end of this course, participants should have a general working knowledge of the CYCI, its mission, goals, objectives, philosophy and approach. They should have a good understanding of the major actions required to initiate a CYCI at the level of the lead agency, including set-up, selecting the implementing agency, programme delivery and monitoring, evaluation and reporting. Specific skills acquired should include identifying ways of strengthening the enabling environment of the CYCI, and evaluating proposals from prospective implementing agencies, and supervising programme implementation.

Participants who require an in-depth knowledge of programme implementation, including general and financial management, portfolio tracking and the use of indicators and tools for monitoring, evaluation and reporting, are referred to the course on CYCI

Implementation in the next section of this module.

Unit 1. Introduction

Topics covered

- I. Welcome and introductions
- II. Scope and objectives of the training
- III. What is the CYCI?

Suggested activities

- The trainer makes some general introductory remarks and introduces herself/himself.
- Participants introduce themselves in turn and identify at least one specific thing they expect to obtain from the orientation course.
- The trainer gives a brief description of the CYCI and an overview of the Orientation Course, using the overhead transparencies provided (Overhead nos. 1 and 2).
- *Group activity:* if desired the class may divide into groups for an ice-breaking activity such as forming pairs and sharing information about themselves, their experiences of micro-enterprise development, their expectations, things they would like to change, etc. Different pairs can then be formed and the same kind of information shared again.

Unit 2. Background: Micro-credit and the Commonwealth

Topics covered

- I. What is micro-credit?
- II. Approaches to micro-credit

The Commonwealth Plan of Action on Youth Empowerment

Suggested activities

- The trainer initiates a class discussion about

micro-credit – what its purpose is, what it can achieve, what it cannot achieve, what it requires in order to achieve its aims.

- Using Overhead no. 3, the trainer presents the two approaches to micro-credit – the minimalist approach and the holistic approach.
- *Class discussion:* participants discuss the advantages and disadvantages of each approach. The trainer concludes by emphasising that the CYCI uses the holistic approach. This can be done in the context of a brief overview of the strategic objectives of the Commonwealth Plan of Action on Youth Empowerment (see Overhead no. 4).

Review questions

1. What are the two main approaches to micro-credit delivery?
2. What are the principle elements of the holistic approach?
3. What are the limitations of micro-credit?
4. Under what circumstances can micro-credit be effective in alleviating poverty?
5. What micro-credit programmes have been tried in your country? How successful were they in: promoting enterprise development? alleviating poverty? What were the reasons for their success/lack of success?

Unit 3. Overview of the CYCI Model

Topics covered

- Definition, scope, goal and objectives of the CYCI
- Key features of CYCI
- Institutional arrangements
- Target beneficiaries
- Training, group formation, and delivery of loans

- Monitoring and evaluation.

Suggested activities

- Using Overhead no. 5 (or a flip chart), the trainer gives a short presentation of the definition, scope, goal and objectives of the CYCI.
- *Class discussion:* the trainer invites the class to identify as many key features of the CYCI as possible, based on their current knowledge. Each feature is written on the chalkboard or flip-chart. The findings are then compared with the list of key features on the hand-out.
- The trainer presents the institutional arrangements of the CYCI using Overhead no. 6. The class then separates into groups to (1) identify the lead agency in the national context; (2) potential members of the Management Advisory Board and (3) identify possible partner NGOs or possible ways of identifying potential partner NGOs. The findings of each group are discussed by the class as a whole.
- *Class discussion:* the trainer invites the class to identify the target beneficiaries of the programme. How are they defined by age, gender, geographical location, family circumstances, income level, education level? The findings are written on the flip-chart or chalkboard.
- The trainer gives a brief overview of the processes to be undertaken by the implementing agency: beneficiary selection, training, group formation, disbursement of loans, and monitoring and evaluation, using the hand-outs.

Review questions

1. What are the key features of the CYCI?
2. How can these features contribute to achieving the CYCI's stated goals and objectives?

3. Has anything like the CYCI been tried in your country? What were the results? How did that programme differ from the CYCI?
4. Should credit for poor people be subsidised by the government in order to keep interest payments low? State the reasons for your answer.
5. Who are the target beneficiaries of the CYCI as envisioned in your country? What are their physical, economic, health and educational needs?

Unit 4. Enabling Environment of CYCI

Topics covered

- Peace, democracy and political stability
- Political will
- Adequate financial and human resources
- Supportive policy, legal and administrative frameworks
- Culture of entrepreneurship and co-operation
- Supportive infrastructure

Suggested activities

- The trainer presents a brief overview of the enabling environment, using Overhead no. 6. The class breaks into groups to discuss the current level of political will and resource availability for the establishment of the CYCI in the country. Where is political will strongest? Where is it weakest? Where and how can resources be accessed? Where should advocacy efforts be concentrated? Findings are shared in a general discussion with the whole class.
- The trainer distributes hand-out A. S/he may also draw attention to Module 1 of the CYCI Toolkit, especially Appendix B, 'Advocating the CYCI'.
- Class discussion: drawing on the present

knowledge and experience of the class, what policy, legal and administrative barriers currently exist to the success of micro-enterprise development? How can hidden barriers be brought to light? Where can staff go to find out more about areas where there are gaps in their current knowledge? The trainer writes up on the flip-chart/chalk board any answers on which there is general consensus.

- Group discussion: group members discuss the strengths, weaknesses, opportunities and threats (SWOT) to the establishment of a successful micro-enterprise development programme in a specific area of the country, in terms of the prevailing culture, infrastructure and other conditions facing the target beneficiaries. Findings for different areas are compared in a general discussion involving the whole class.

Review questions

1. Regarding the establishment of an effective micro-enterprise development scheme, what is the single most positive factor in the enabling environment as it now exists in your country?
2. What are four other positive factors in the current environment?
3. Where could advocacy and promotion efforts be most effectively applied in order to improve the enabling environment?
4. What will you do, personally, to improve the chances of success of the CYCI in your country?
5. What will you ask your colleagues/boss to do?

Unit 5. CYCI Stakeholders: Roles and Responsibilities

Topics covered

- Primary stakeholders
- Secondary stakeholders

- Doing a stakeholder analysis

Suggested activities

- *Class discussion:* the class brainstorms about who the stakeholders are in the CYCI. Then they break into groups and ask the questions in Overhead no. 7, about each of the key stakeholders.
- *Class discussion:* the findings of the group discussions are compared and tabulated on a flip-chart or chalkboard. Through discussion the class arrives at an agreed stakeholder analysis.

Review questions

1. Who are the key stakeholders in the CYCI?
2. What are their main points of agreement?
3. What are the potential sources/areas of conflict?
4. What strategic interventions could be made, and by whom, to align the stakeholder interests in a more supportive/productive way?
5. What can you do to ensure that these interventions are made?

Unit 6. Action Points for Lead Agency

Topics covered

- Set-up
- Selecting the implementing agency
- Staff and institutional training
- Programme implementation
- Monitoring and evaluation

Suggested activities

- Using Overhead no. 8, the trainer provides an overview of the main steps of the Set-up phase.

- *Group activity:* working in pairs or small groups, participants draw up a draft plan of action for CYCI implementation in the national context, including identifying possible institutional arrangements, sources of funding, location of implementation, target group(s) addressed, potential partner NGOs, budget and timeframe.
- Each group presents their plan of action to the whole class using the flip chart, and the class discusses the merits of each plan.
- The trainer presents the three main steps in the process of selecting a partner agency, using Overhead no. 8, and drawing attention to the legal and financial agreement included in Module 1 of the CYCI Toolkit.
- *Group activity:* working in pairs of small groups, participants discuss their opinions, expectations and experiences in requesting and evaluating proposals from potential partner NGOs and selecting an appropriate implementing agency. They prepare draft proposals which are then evaluation by the class as a whole.
- The trainer presents a brief overview of the CYCI programme implementation cycle, using Overhead no. 9, followed by a question and answer session to ensure participants have a working knowledge of

the programme cycle to be implemented by the partner NGO.

- The trainer presents the mechanisms for monitoring and evaluation, referring once again to Overhead no. 8.

[Note: at this stage it may be desirable to enter into greater detail regarding programme implementation, monitoring, evaluation and reporting. *If so, trainers may refer to Module 3 of the Toolkit and to Units 5 and 6 of the Implementation Course, which is dealt with in the next section of this module.*]

Review Questions

1. What are the functions of the Management Advisory Board? Who are the Board's members?
2. In the Request for Proposals, what information should potential partner agencies be requested to supply as part of their proposal?
3. What are the five most important qualities for the CYCI implementing agency?
4. What are the monitoring and evaluation mechanisms of the CYCI?
5. How can you tell when a micro-credit scheme is successful? Can you identify at least three different criteria for evaluating the success of a CYCI programme?