



Sectoral Working Unit *Small Business and Vocational Training*

Professional Seminar

Training for (Self)Employment

From an offer to a demand orientated Vocational Training

September 1st – 6th , 2000
Nairobi/Kenya

Report prepared by Katharina Engels, Doris Bremm, Thomas Gerhards

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General objectives:

- Training and sensitisation of development workers, African personnel and legal holders
- Promotion of dialogue between the different stake-holders
- Capacity building through:
 - Ø Exchange and dialogue concerning experiences and concepts in the projects
 - Ø Information on success factors in other organisations/programmes
 - Ø Networking and promotion of south-south-dialogue

Specific objectives:

1. To agree, that the main objective of vocational training is the successful integration of skilled youth in the labour market.
2. To be aware that the task of the Vocational Training Institution does not end with the trainees' final examination.
3. To know methods of demand-analysis for qualified labour.
4. To know methods of need-assessment for training skills.
5. To gain an overview of the different options for activities to follow-up ex-trainees.
6. To be aware of challenges and limitations of entrepreneurship training.
7. To be aware of the challenges and limitations of start-up loan schemes.

Discussion points:

1. How can a VTI contribute to a successful integration of skilled youth in the local labour market?
2. Methods of demand-analysis in relation to the labour market.
3. Methods of need-assessment in relation to training skills.
4. Experiences with follow-up-activities for ex-trainees.
5. Challenges and limitations of entrepreneurship training and start-up loan schemes.
6. What should be done? Opportunities and threats of a demand-led vocational training.

Programme**Friday, September 1, 2000****Arrival**evening:

- Welcome Mr. Vehrenberg, Mrs. Engels, AGEH/Germany
- Introduction of participants Mr. Mosi Kisare, Ms. Wangui Karanja
- Social gathering Mr. Nieder, German Embassy, Nairobi

Saturday, September 2, 2000morning:

Our Questions	Mr. Mosi Kisare, Ms. Wangui Karanja
Thematic introduction 1	Thomas Gerhards - AGEH Sectoral Working Unit <i>Small Business and Vocational Training/ MISEREOR</i>
Thematic introduction 2	Peter Bellen - ELTD/Philippines
Thematic introduction 3	Harun Baiya - SITE/Kenya
Discussion and questions from delegates	Mr. Mosi Kisare, Ms. Wangui Karanja

afternoon:

Presentation of VETA	Dr. Adelhelm Meru, VETA, Director General Ewald Gold, GTZ, Adviser to VETA
Project Exhibition	All delegates
Holy mass	

Sunday, September 3, 2000**Rotating workshops (3 half-day workshops)**

1) Methods of demand-analysis and need-assessment	Peter Bellen - ELTD, Philippines
3) Start-up loan schemes	Eunice Onyango - IMANI, Nairobi Francis O'Onjalla - Kolping Kenya, Nairobi
2) Follow-up-activities	Marsessi Tamadji Gilbert - CTAP/Tschad

evening:

barbecue at Kolping Guest House Nairobi

Monday, September 4, 2000morning:

Rotating Workshops (continued; final workshop) see above

afternoon:

Plenary session
Presentation of results, findings, recommendations Mr. Mosi Kisare, Ms. Wangui Karanja

evening:

Presentation of the findings of the “Study on Vocational Training in Church Institutions in Tanzania” Mr. Mallya - CSSC

Tuesday, September 5, 2000morning:

Introduction to CEFE method (general overview) Mrs. Anita Strohacker (AGEH-Sectoral Working Unit *Small Business and Vocational Training* / Germany)
Mr. Joseph Arcardius (Mbulu / Tanzania)

afternoon:

Perspectives and conclusions Mr. Mosi Kisare, Ms. Wangui Karanja

evening:

Holy mass and Farewell gathering

Wednesday, September 6, 2000**Departure**

Our Questions

Our Questions

At the beginning of the seminar it was our aim to make a list of the most important questions we wanted to discuss in this workshop. After accumulating all the questions the participants had, we came up with a list of “essential questions” that were to be discussed in the following days.

Essential Questions of the Discussion Groups

- **How can we adjust our training so that the graduates have a granted chance to find employment or self-employment?**
- **How can we adjust vocational training to meet the demands of the market trends?**
- **Who should be involved in facilitating or organising linkages between training programmes and workshops or small scale industries?**
- **What target groups are we training and for what kind of labour market?**
- **How can we change the training needs in order to answer the community needs?**

- How can it be possible for fresh graduates to be self-employed?
- What are the requirements for graduates to find employment, what do potential employers expect?
- How do we have to react to different employment markets e.g. rural - urban?
- Given the enormous task, can we make a difference (VT and the social economic needs)?
- How can we improve the management capacity and utilisation of capacities at the VTC's?
- The question of visible income generating activities at the VTC's.
- The issue of sustainability of the VTC's.
- How to help the trainees to employ themselves?
- What are the aims of e.g. the AGEH, Misereor, local government, “people in the villages” and industries? Are they matching? Are there “discussions” with either of them? Why not or what are the results?
- How do you see the chance of structures / or changing of structures will be supported by the government? What are the experiences?
- Which basic education is needed to join training?
- How to get the funds for training (running costs)?
- What types of craftsmen/women are required (needed) in Africa?
- Is it only the responsibility of the VTC to close the gap between training and work?
- How can we develop and promote meetings on sharing experiences from different VT providers in the south?

- How can we assist trainees to be (self)employed?
- How can a student start his own workshop after a short period of training?
- If a country has a high inflation (e.g. 80%/a) how can a small loan programme work? They have to ask for high interest. But how can a newly established workshop manage to pay back this high interest?
- How can we best improve the relationship between the formal training sector and informal trainer sector in the industries?
- How can we determine the demand of a craft?
- How do we get the start-up capital / loan for the students?
- How can vocational training meet the needs of the growing demands of the informal sector?
- How can we help our ex-trainees to become self-employed?
- How can the set-up of labour unions contribute to an increase in employment for those who have / or will graduate from training?
- Does it exist – a follow-up for former (ex-trainees) in our different centres?
- How do you solve the contradiction between vocational training and higher education?
- What can be done to make ex-trainees of VTI's more marketable?
- How do we get the graduates from vocational training colleges into gainful employment?
- What are the problems / chances / possibilities of income-generating activities on Centre level?
- Is the quality of training offered in the VTI enough to lead the trainees to (self)employment?
- Why do trainees abandon their profession and take to other businesses?
- How can trainees create and sustain markets for themselves?
- How can we bridge the technical education and the local workshops?
- How can we achieve a better control over financial activities in the project?
- How do we go about exploring the available job opportunities in employment or self-employment?
- Most customers seem to be satisfied with Jua-Kali services. So what is the use of a formal VT?

Thematic Introductions

Thomas Gerhards (AGEH Sectoral Working Unit / MISEREOR)
Peter Bellen (ELTD, Philippines)
Harun Baiya (SITE, Kenya)

The author has worked from 1992 to 1996 as a AGEH development worker in the DR Congo (ex Zaire) in the field of vocational training. He is member of the AGEH sectoral working unit "Small Business and Vocational Training". From 1996-98 he was teacher in a German Vocational School. Since 1998 he works at MISEREOR, the development agency of the German Catholic Church, as project officer for Vocational Training and Small Enterprise Promotion.

Thematic Introduction

Vocational Training for (Self)Employment

by Thomas Gerhards

Training for employment - training for self-employment? Why do we talk about this? Let me tell you a little story:

Once I was on a visit to the Democratic Republic of Congo. Hundreds of miles away from any town in a very rural region there was a small village named Kindi: people living in traditional grass huts, no electricity a hundred miles around, not a single enterprise besides the Catholic Mission, the people live on agriculture, collecting and hunting like their ancestors a hundred years ago. And there I found a little secondary school which trained and I tell you the truth ... electricians. For four years young people learned about electricity - and most of them had not even seen a bulb in their life. It was a real blackboard training. A training without a chance of employment nor self-employment. There was absolutely no market for electricians, no demand. This secondary school offered not a "training for employment or self-employment", this school was producing frustrated and unemployed youngsters.

I know that nobody of you is in this extreme situation. But we should realise that vocational training is in a crisis. A crisis which can be found all over the world:

The UNESCO talks about the crisis of costs, the crisis of relevance and the crisis of equity. We should realise: Vocational training is no longer a guarantee for a good job.

But first let me introduce myself:

My name is Thomas Gerhards, I come from Germany and work for MISEREOR. There I am Project Officer for Vocational Training and Promotion of Small Enterprises. At the same time I am a member of the AGEH sectoral working unit "Small Business and Vocational Training" which prepared this seminar. This AGEH working unit is composed of about twenty former AGEH volunteers. This unit represents totally about 150 years of experience in Vocational Training especially in Africa but also in Asia, Latin America and Germany.

In the following minutes I would like to talk about the preparation process leading to this workshop, as a second point I will talk about the crisis of vocational training. Finally, I would like to present to you eight crucial questions about the future of vocational training from the view of a development agency.

Why this workshop?

In November 1998 the AGEH working unit had organised a conference in Cologne/Germany with the issue: *Training - and that's it?! The difficult way of trainees to self-employment*. The participants came from nearly all German institutions engaged in this field of development work: the ministry of international co-operation, the Kolping movement, University of Berlin, Central Union of German Handicrafts (Zentralverband des dt. Handwerks).

In MISEREOR and the AGEH working unit, we especially discuss these questions: How does vocational training really reach our target group - the poor? How does training contribute to local development? How to link vocational training and small enterprise promotion? How to analyse training needs? How to analyse the demand of the labour market? In the last two years MISEREOR supported consulting activities in this field especially in Tanzania and Kenya.

The co-operation partners of MISEREOR and the AGEH engaged in vocational training are mostly so-called "Vocational Training Centres". In this context, we automatically come across the word "*Training Centre*". Whatever its precise name may be in each case, we are talking about a compound, well-secured by a wall or a fence going all around it, with nicely arranged flowerbeds, a range of workshops and offices in central position. The full-service-variety of a Centre includes staff houses, kitchen, dining hall and dormitories. 20 to 200 Trainees will spend 3 to 4 years of their young lives there. In such a protected kind of environment, with high costs for running and maintenance, trainees are successfully prepared to pass an examination and to obtain a certificate. Provided with such a beautiful printed government-recognised or non-formal certificate, the trainees are sent out into the labour market. The Centre has fulfilled its task and will continue running its courses with new applicants queuing for admission. If you ask questions about the success of the training provided, you will be given the total numbers of trainees who completed their training and obtained the final certificate, or the Director will show you some samples of their work. If you insist on asking what has become of the ex-trainees, you may cause a certain amount of embarrassment: yes, in fact, you may be told, two were known to be working in so-and-so, and three had been kept by the Centre itself as instructors, while little was known, unfortunately, of the others. Normally, there is no tracer-study, no statistics about the whereabouts of the ex-trainees.

Training for a Certificate or Training for (Self)Employment?

This is the background against which the subject of our workshop came up.

Some years ago, there was no problem: on completion of their training, the ex-trainees were all employed by industry, government or church institutions in great numbers. The demand was high.

Nowadays and especially in rural areas, the situation has substantially changed. It has become more and more difficult to be employed in the formal sector. In the last years more jobs have been created in micro-enterprises than in the formal industrial sector. People are looking for self-employment. Let me present you two examples:

- In Nigeria interviews among trainees have shown that on completion of their training 80% of them want to set up their own businesses.
- In Congo, within a period of 7 years, only eight of my fifty carpenter trainees found employment. All the others had no other choice but to work self-employed, whether they actually wanted to do so or not.

What we have to recognise is that models of vocational training which were successful in the past are no longer working today.

The crisis of vocational training

I told you in the beginning that the UNESCO (1996) talks about a crisis of costs, a crisis of relevance and a crisis of equity. What does that mean?¹

1. Crisis of Costs:

Vocational Training Centres (VTC) are expensive: Infrastructure, equipment, personal and overhead costs are relatively high. In the last years those costs have been increased by high drop-out rates, low post training-placement and under-utilised training facilities. There is a typical life cycle of a VTC: The first years are promising: well equipped, good buildings, good reputation, motivated staff. After the initial project financing most VTC's have to gain their running costs by fees, production or governmental subsidies. Then slowly machinery runs out, hand-tools are lost, broken or old-fashioned. The buildings are crying for maintenance - but there is no money. While the donor agency refuses to finance the running costs eternally, the training fees are risen and the poor have no more access. A production orientation can cover only the running costs but not the expensive equipment which has to be replaced one day. So a lot of the 15 to 20 year old VTC's have financial problems.

2. Crisis of Relevance

There is a growing mismatch between the training offered by VTC's and the skills needed for working life. In Germany the president of the German Employer's Association, Mr. Dieter Hundt, criticised strongly that the German teachers and instructors have no knowledge about the needs and competencies required on the labour market and that the trainees are poorly prepared for working life². In France 20-30% of trained youth remains unemployed. In Tanzania a study for CSSC in 1999 found out that most VTI's concentrate on a few old-fashioned skills like masonry, carpentry, mechanics and tailoring. Are those really key professions for development?

There is a second problem: In a society where 50% of the population is under 20 years like in most African countries, there is also a problem of relevance for the VTC's:

In comparison with the hundred thousands of young men and women yearly entering the labour market, only an infinitely small part has access to a Vocational Training Centre. We should recognise definitely that the majority of the youth is trained "on the job" (*informal enterprise based training*). We have to ask ourselves: Has the vocational training, offered by secondary schools and training centres lost its key function in the development process?

3. Crisis of Equity

Vocational Training Programmes are often difficult to access, especially for the poorest and for women. Teaching language, black-board training methods, long training terms, fees and age are often entry-barriers for marginalised people. How can a poor family afford the luxury to send their fittest and most powerful family members to a training Centre for several years and even to pay for it - without a job guarantee? Vocational Training for the poorest has to be different. While the training programme has often been financed by the donor to help the poor, after some years the good reputation of the training institution has made a change: There are many applicants, and the education level rises because you can choose people with better entry qualifications. Middle class people, teachers and administration staff from far away wish to send their children to you and they accept higher training fees. The result is often, that the poor can't enter any more.

Crucial Questions for the Future of Vocational Training

There is a global tendency to enterprise linked vocational training with a high flexibility in place, time and methods of training, which respect the individual and local needs. Let me present you eight questions to this seminar:

1. What training skills are really important in a rapidly changing world?

Today's problem is that we have to train young people for techniques which are not yet invented. In a changing world, how can the trainers prepare the youth for a reality, that we can't even imagine now? Who could have imagined twenty years ago the interesting market for computer training, waste management or solar energy? Today only technical knowledge isn't enough to be prepared for working life: A person should be able to: work in a team, decision-making, marketing, problem analysis, finance-management, communication etc. In this workshop we therefore should discuss the "key competencies". In Germany "key competencies" have got a high value - just look at the job offers in the newspaper. Key competencies seem to be very important tools for the young generation to survive successfully in a rapidly changing world.

2. Is there a need of follow-up for ex-trainees?

A 3-year-training is not enough to successfully proceed on the rough road towards self-employment. Even those who find an employment face a lot of difficulties, missing the protecting environment and good working conditions of the Training Centre. It is as well obvious that someone needs some years of professional experience in the trade before starting his own business. But where to obtain it? There is also a need of further education for ex-trainees to be up to date.

3. Shouldn't we focus more on service trades instead of production trades?

World-wide production is growing without a growing demand of skilled workers. If a plastic chair imported from China or Europe costs less money than a good assembled timber chair of a local carpenter, it will be difficult to find purchasers for the latter. The globalisation of industrial mass production will continue. On the other hand, there is a growing need for efficient service at all levels like transport, information and communication. This sector of the labour market will grow in the future but it is strongly neglected by the vocational training institutions. Why not offer vocational training schemes for watchmen, security people, funeral furnishers, tourist guides, drivers, baby-sitting, telephone agencies, beauty, etc.

4. Haven't we neglected the gender aspect?

Men - it is hard but true: The most successful credit schemes for income generating activities are run by women. But in the field of vocational training the number of female trainees remains far too low. This is a logic result of the production-orientated training ignoring the service sector.

5. How to keep regular contact to the local labour market and to all stakeholders which demand and offer vocational training?

If training institutions are in good contact with the local tradesmen, they will easily be informed about the real training needs and a saturated or booming market. The formal or informal tradesmen will explain their expectations for high quality training. The institutions will adapt or reorientate their training schemes and the tradesmen are more interested to employ ex-trainees. A key-element seems to me the follow-up of the ex-trainees and a "tracer-study" which informs about the whereabouts of the ex-trainees.

6. Is entrepreneurship training the answer to the growing unemployment?

Not every unemployed young woman, every unemployed young man has the potential for entrepreneurship. It seems that the CEFÉ methodology helps to identify someone with entrepreneurial spirit. But can entrepreneurship really be trained or is it a gift of the almighty God? In Germany statistics prove that 80% of new entrepreneurs will fail within five years time. Why should it be different elsewhere? Nevertheless training programmes for workers or craftsmen should be adapted to the demands of self-employment. Often the capital stock is not sufficient to start a small business. Unfortunately most credit programmes offer their service only to settled enterprises and not to beginners.

7. Shouldn't we learn from the old African tradition of apprenticeship?

Church institutions are focusing on Centre-based training. But we should realise: The majority of the poor learn a trade in form of an enterprise based training or learn in their family. The importance of the so-called "informal enterprise based training" has been long time neglected by development agencies and churches. Shouldn't we ask: How can we support those microenterprises and families which provide vocational training? How can the quality of their work be increased? How can the exploitation of cheap working-power like trainees be avoided? Should the Training Institution offer technical, commercial or pedagogic training to those workshop-owners which accept apprentices?

8. How does vocational training reach the poor and marginalised people?

Training should be short, in local language, flexible in time and place. But there are few VTC's which offer training in evening, night or Saturday classes. I think you agree, if I demand that the training conditions should correspond as much as possible to the future working life. But who offers vocational training in a village, a private workshop, on the road or under a tree? There should be the possibility of income-generation during the training. A higher age of trainees, even married trainees, could be accepted. Training fees could be paid with agricultural products, labour or cattle.

Expectations

Finally let me present some expectations: The intention of this seminar is to facilitate the exchange of experience. We are proud that you have accepted our invitation. We hope that we can all learn from these experiences to gain fresh thoughts and new ideas to help us answer the question how vocational training might become more efficient and more strongly geared to real needs. This means that first of all we have to analyse what the obstacles are that are hindering young people on their way to successful employment and self-employment, and secondly, what assistance and know-how they would actually need to overcome those obstacles.

Finally, we will have to ask ourselves what the consequences of all our considerations will be for the existing facilities and structures of vocational training. How should the existing structures be used that they lead not only to a certificate or a qualification, but to reliable regular work, a decent income, in short: to a life in line with basic human dignity?

¹ cf. Grierson, John P., *Where There Is No Job* (SKAT 1997), p. 11 f, ISBN 3-908001-70-6.

² Casdorff, Claus Hinrich, *Lehrer sind keine weltfremden Nostalgiker*, in: 20 Minuten Köln, 23.08.00, S. 6.

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Thematic Introduction

Community-Based Training and Enterprise Development Programme: A Philippine Experience

by Peter Bellen Jr.

Brief Organisational Background:

“I feel so sorry for these people. ...They have nothing to eat.” so Jesus told his disciples (Mark 8:2)

This passage has been the inspiration that kept the **Centre for Enterprise, Livelihood and Technology Development** going for 12 years now. The Centre in Legazpi City in the Philippines has been established in 1988 with the support of **Kindernothilfe, e.V. in Duisburg, Germany**; in the second poorest region of the Philippines – a country with 70 million people where more than one-third or 24 million can hardly afford the needed three-meals a day due to abject poverty caused by limited employable skills among the many in the informal sector, on one hand; and on the other, the lack of employment opportunities in the larger countryside. And of the entire population, the young people are hit the hardest. In fact, in 1999 there were about 11 million Filipinos in the school age but are out of school. Common reasons for out-of-school youths: their families cannot afford the high cost of schooling.

Hence, since the inception of the Centre, young-adult people have been the focus of the programme, specifically the 18-30 year-olds, when the majority are preparing for family life. The objective of the Centre is to help the young people to become productive and responsible members of their community; specifically, to provide and equip them with technical and vocational skills adequate for (self) employment in their own community.

Background of the Programme

For six years from 1988 up 1994 the Centre's main programme strategy was the conduct of 2-year laboratory-based vocational training in General Mechanic and in General Electricity - combining and so some allied trades. On the other side, piloting of the so-called Informal Sector Training Programme was made. The latter is a programme where the main trainers are the small entrepreneurs and the main training venues were their small shops.

Basic orientation on entrepreneurship was also included in the training programme.

From 1992 through 1994 a series of project evaluations were made. Following were the results and challenges uncovered:

1. Many of the graduates found wage-employment overseas (Saudi Arabia) and in Metropolitan areas. The reason found was that Centre's course offerings were more industry-oriented.
2. Many of those who stayed in their community remained unemployed. And this was because the courses they have undertaken were not really in demand in the region. Besides, from the tracer study, the graduates expressed they needed various-after training programmes;
3. Productivity level of those who set up their own businesses was very low; because the Centre's assistance was confined to limited small loans only.
4. Training costs were relatively high and couldn't be sustained because aside from the long training duration, everything was free.

In short, the expectation of having graduates find gainful employment in the countryside was unfortunately not realised.

On the other side, the Centre has been quite successful with the Informal Sector Training Programme: more graduates got employed by their host-trainers, and training cost was low.

And so the Centre's management forwarded the following questions for reflections:

1. What strategy should be applied for the graduates to be gainfully employed in their communities?
2. What measures should be undertaken to enable the graduates to provide employment for themselves and (later) for their fellows?
3. How can we find a solution with the number of school drop-outs becoming higher and higher?

The New Programme

Reacting to the various challenges as well as opportunities by using its successful and unsuccessful experiences, the Centre's programme has evolved to the **Community-Based Training and Enterprise Development Programme (CBT-EDP)**.

Features of and Experiences from the The Community-Based Training and Enterprise Development Programme (CBT-EDP)

Need-Based. Course offerings under this programme are no longer justified by the kind of facilities the Centre has, but are rather based on the results of various community needs assessments participatively conducted by the Centre and by key persons in the communities/projects areas. Often times prospective participants are also involved in the determination of the pre-feasibility of trades to be offered. Courses or trades offered are those that will address the unsatisfied need for products or services in the communities. Indigenous raw materials and unutilised skills are also considered in selecting the course.

Market-Driven. The prospective “consumers of the graduates” (shop owners) play an important role in determining some courses to be offered. They inform the centre of their need for additional workers. Even the “product specifications” (course content/curricula) or the competencies the graduates should have by end of the training, are determined by these “consumers”. Especially when the prospective employers (shop owners) are involved in the “raw material selection” (selection of training participants), finding employment is no longer a problem for the many graduates because they are immediately employed by their host-trainers.

Participatory. To attain sustainability, the Centre develops and maintains strategic alliances with local government units and other major players and actors involved in manpower development and enterprise promotion. As a strategy for advocacy, the Centre organised Resource Committees in different project areas or municipal levels composed of these partners. To maintain their support the Centre considers that its programme supports or at least harmonises with the thrusts and priorities of these agencies. In certain cases the Centre took advantage of favourable programmes and policies of the government from where financial and logistic support were given to the training participants.

Advocacy. To ensure that the Centre’s technology is adopted and sustained by its partners (as the Centre’s presence in the project areas is not guaranteed), the Centre is accredited in development council and other special legal bodies of the local government units, and hence is in the position to recommend programmes for a wider audience.

Equitable sharing of resources. Resulting from the convergence technique the Centre ensures that the partners, including the training participants, have to share in the costs of the training projects. At one instance, the Centre generated 20% of its costs from its partners. Most of those were used to pay for the training honoraria of the Technical Trainers and to buy after-training tools and production equipment of the graduates.

With the above strategies, emanates the **sense of ownership** of the project by the partners. Hence, the degree of commitment for and care of the graduates is enormous among project partners. At least in two projects areas of the Centre, the local government units are the ones making the moves that ***their*** graduates are gainfully employed.

Under CBT-EDP the “production process” (training process) consists of In-House and In-Shop phases. This means that the training happens in two training venues – in the training Centre (in-house) and in the (in-shop) workshops of host-trainers. Almost, 70% of the training duration happens during in-shop. However, since the trainees are so poor that they cannot afford to come

to the Centre in the city, there were some experiences where the trainings were organised in the communities right where the trainees come from: ***area-based***. As a development programme, CBT-EDP is ***holistic***. Fundamental in the training delivery is the Social Preparation (value formation). Life skills and personality development are given emphasis. Understanding poverty, dignity of work, improving relationships with God and with others are among the focus. And these are integrated with the different technical lessons throughout the training duration.

During the training entrepreneurship training is integrated. Job orders form part of the training projects. Hence, early on the trainees are given an opportunity to simulate entrepreneur's role. Besides, the exposure of the trainees during in-shop training is very rich in so far as entrepreneurial events are concerned. The host-trainers usually become their role model.

Post-Training Assistance Programme. Recognising that the Centre's "business" is not only to "produce" but to market its products (graduates), great effort is put on after-training activities. The Centre maintains an Enterprise Shelter where graduates opting to start accepting job orders on their own but yet lacking tools and equipment, can avail themselves of tools and shop facilities for rent. They can also avail of technical guidance from the Centre. Those serious enough to set-up their own business undergo CEFE training. Later they are connected with lending institutions.

During the training period, the training participants are involved in Capital Building-Up activities (CBU). Savings derived from this are used to buy additional tools or utilised as seed capital in their business.

To generate strength and to pool in capital, the graduates who decide to organise themselves into co-operatives or associations, the Centre provides the technical assistance or connects them to agencies that provide the needed support.

Job Referrals for those seeking wage employment are made by the Centre. Besides, when the Centre accepts job orders, they are being passed on to graduates. A Tracer Study is conducted by the Centre to locate and establish data bases of its graduates. And then a directory is given to graduates. In many cases the graduates support each other; by connecting their classmates they find employment.

The Centre employs Area Development Co-ordinators who maintain direct contact with partners, host-trainers and graduates. Aside from some consultancies, graduates who have difficulties in their job orders are linked with their host-trainers.

Lately, the Centre expanded its clientele base from out-of-school youths (Sys) included parents of other Sys. Other marginalised sectors such as farmers, fisher folks and rural women were given priority.

That is so far the ***(Labour) Supply Development.***

(Labour) Market Development. The absorptive capacity of existing entrepreneurs for new and additional workers largely depends on the stability and productivity of their own businesses. Hence, to ensure that an increase of employment opportunities happens in the countryside, the Centre provides CEFE training to new as well as existing entrepreneurs. In addition, basic consultancies are provided aside from connecting with lending institutions.

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Thematic Introduction

From Supply-Driven to Demand-Based Vocational Training

Analysis of Strengths and Problems of Church-Based Vocational Training Institutions

by Harun Baiya

About SITE

- A Kenyan Development Organisation working in East-African Region, since 1995 on SED and VT for self-employment
- Four programme areas: VTIs (TA), Technology Development and Dissemination, Market Support Services and Skills Upgrading.
- Work in skills training in several countries—Kenya, Somaliland, Tanzania, Malawi and Uganda—conceptual and capacity development and backstopping.
- Supporting research work on skills and sustainable livelihoods in developing countries

Systems of Training involved

- Re-orienting formal VTI's --- non-formal centre based training
- Enterprise Based Training (EBT)
- Skills upgrading through traditional apprenticeships

Social economic Challenges – What the Churches are Dealing With

- high unemployment rates of 25% to 60%.
- Inequality in access to resources and services — widening gaps in wealth and opportunities (commercial and private institutions catering for those few who are able, as no resources are available for ‘public good’ investments such as training and education).
- low incomes and often weak formal sector.
- weakened governments in terms of capacity to provide leadership in policy formulation and implementation, co-ordination etc. (SAPs and internal problems such as corruption)
- high proportion of population are youth — very young and unskilled.
- increasing numbers of socially disconnected young people — little responsibility, problems of drugs, diseases, etc. — they need rehabilitation.
- High school drop-out rates — completion rate in primary education is under 50% in most of the countries.
- high dependence on small business and informal sector for economic growth and job opportunity creation irrespective of capacity of the sector to do so.
- Global and liberalised market forces exerted in all social and economic structures and situations.
- Rapidly changing markets and demands in terms of products, services etc.

Some of the Internal Challenges

- Rigidity and slow response to the social and economic changes
- Lack of access to guidance and concepts for change
- Limitation of resources for implementing changes.

Strengths

- Strong responsibility towards the socially and economically disadvantaged.
- Independent and can make choices in the type of programmes and interventions
- Has/can influence communities and policies
- Poverty and unemployed youth are key words and issues for many of the Churches.
- Enabling a young person to earn a living for self and to support family is the aspiration of the church programmes.

Why VTIs and through VTIs

- they exist – reflect past investments, ambitions/hopes of people and partners
- they play a role, though often inefficient and ineffective
- can be engaged in a change process
- many development actors in Africa still think they are the way to go, especially NGOs and Churches

Experiences — Process and Results

Examples based on a model developed by SITE for Caritas in Somaliland. This model has been replicated, with some adaptation in Kenya, Tanzania and under consideration by several institutions/NGOs in Malawi.

a. Change of Focus and Approach — the Re-Orientations.

- Reviewing objectives and aims of stakeholders
- Outlining the pre-requisites including capacity-required staff, management systems, target groups etc.
- Training of the staff in order to enable them go in this direction and process.

This is a process:

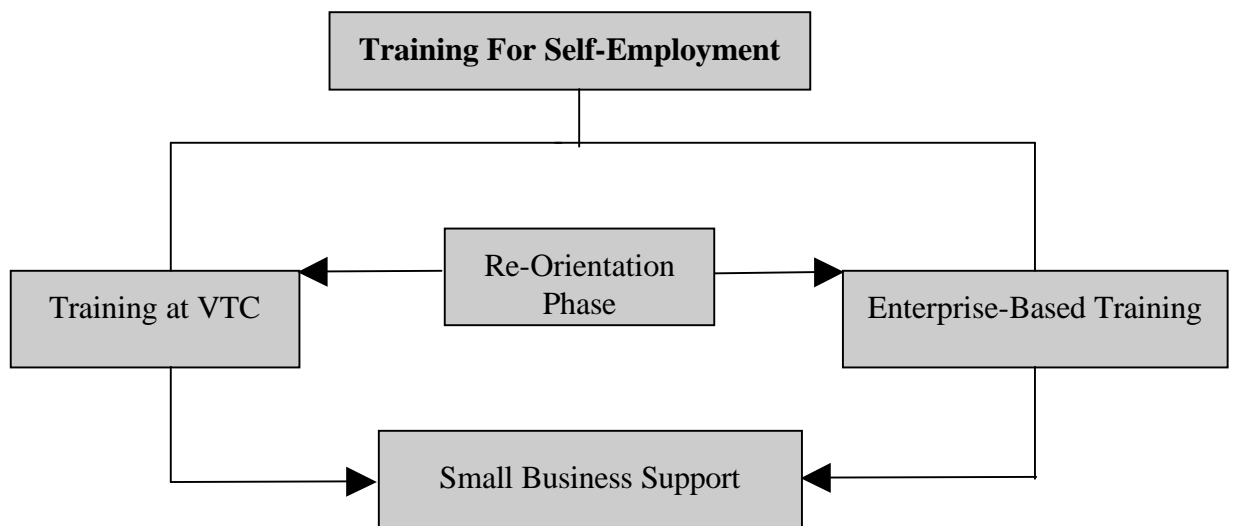
- Several stages are involved — owners of programmes/VTIs, managers etc.
- Dialogue and consensus building

b. Designing new Structures, Content and Systems

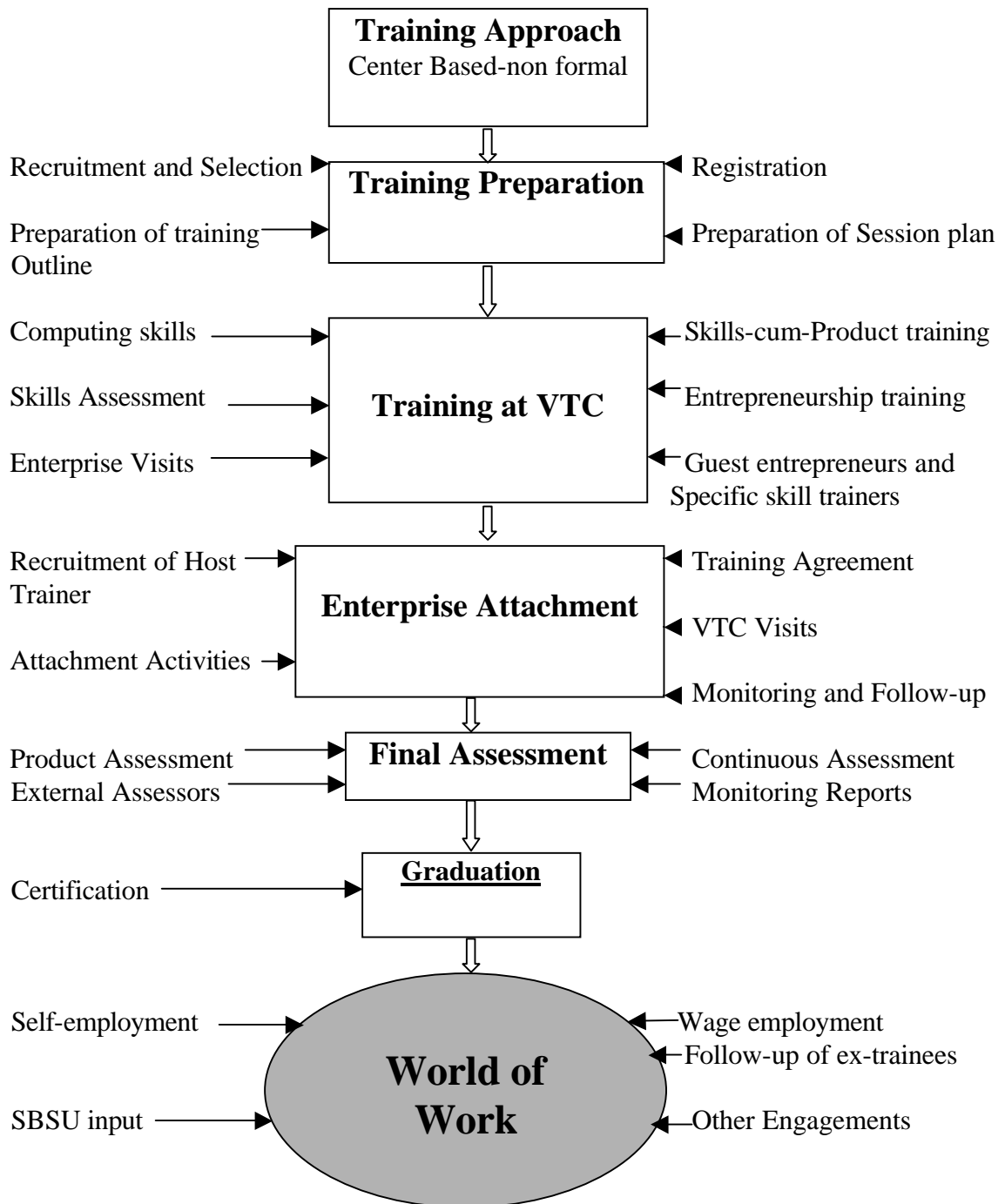
- Defining the content and its determination – how do the centres bring in the markets—enterprises and potential employers and end users of products and services from enterprises?
- What competencies are necessary in order to ensure the objective is reached—concept of supportive competencies—entrepreneurial motivation, social networks, confidence building, business skills etc.
- Involvement of parents and guardians
- Capacity for adapting to changes in a dynamic market and client requirements

Post Training Inputs and Linkages

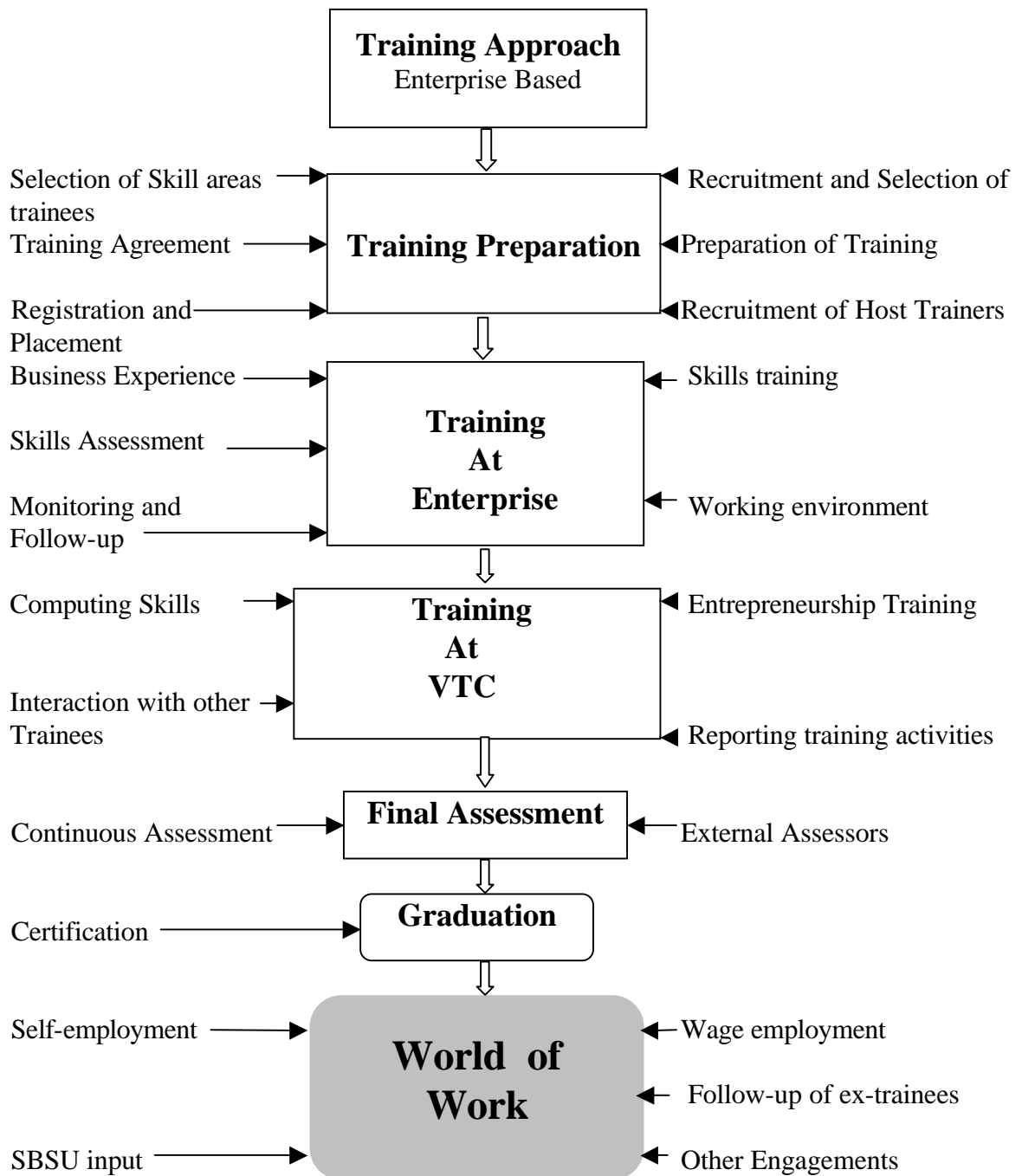
- Follow-up to obtain feedback and provide knowledge on changes needed, and in order to maintain links with stakeholders (community and enterprises)
- Needs rationalisation based on tapping new market opportunities, exploiting competitive advantage in existing markets and/or local resources, introduction of new products, or ability to utilise a new technology.



Model developed and applied by SITE in several countries:



SITE Model 2000



Results/Impact of Embracing Change

- Increased enrolment – more than double
- Linkages with enterprises, which offer support-training places, instructions, feedback etc.
- Motivated trainers, staff and Board
- Increased community confidence
- Young people find new opportunities, retain and retrace traditional skills
- Create new opportunities in the communities — new services and products.

Some Conclusions and Lessons Learnt

- a) **Institutional development (and especially re-orientation) does not have ‘quick fixes’.** It is a process, which deals with competencies, inherent cultural and social challenges and attitudes of stakeholders in what constitutes an institution. That means that donors and agents of institutional and partnership development must appreciate the time and level of commitment to the process of change - because institution and capacity development is indeed about changing how things are organised and done.
- b) **To succeed, VT programmes must see themselves as service providers.** They must consider what their ‘beneficiaries/customers’ want and re-organise to provide it. They have to be more outward looking
- c) **The non-formal training, as experienced, is management intensive.** One of the critical aspects of re-orientated training is its dynamic nature. The training outlines require frequent updating or ‘relevance enhancement’. Further, there are various relationships - with entrepreneurs, trainers, networks with complimentary service providers. These requirements make this type of training ‘management’ intensive. Making entrepreneurial managers and staff are a prerequisite.
- d) **The social and economic demand for training that works is enormous — but training is not a panacea.** It must fit into a social and economic policy framework (rather needs that support).
- e) **The job market — (enterprise field) is greatly challenged, both internally and externally — there are no longer ‘safe’ markets for the small businesses.** Factors of globalisation, and liberalised markets, weak purchasing power and uncompetitiveness are critical issues. The beneficiaries of VT must operate in competitive markets requiring new and more productive approaches and variety of goods and services. They also have to look beyond ‘community’ needs and be driven by potentials within the reach of such communities — e.g. for value-added production, local (in-country) exports etc.
- f) **The scope of the market is much wider than formal skills classification** (the latter changes very, very slowly and the EBT has demonstrated a capacity to capture the whole range).
- g) **Implementation of Non-formal VT needs to be communicated and promoted especially to the implementers in the South.** It is unfortunate that after so many years of work in this areas – dialogue, research etc. — knowledge is accumulated in the North and a few cases among some South partners. **Rapid and effective mechanisms for doing so should be developed and applied.**
- h) **Governments are at the moment at their weakest point in terms of spearheading the promotion of non-formal training.**

Discussion Points and Questions to the Three Thematic Introductions by the Participants:

What new insights have you gained from the three presentations?

- There is a need to adjust Vocational Training to the market trend. A lot of VTC's are doing all the same without reflecting the local environment.
- Changes have to be done.
- Avoid to train skills which are never needed.
- Social-cultural aspects must be addressed in a training for self-employment.
- The analysed problems are to be found globally in most countries.
- It is not true everywhere that the ex-trainees of VTC's have problems to find a job. In Ethiopia the experience is different.
- A close follow up of ex-trainees is important. But it is costly and who will pay for it ? There are good experiences with placement-officers in VTC's.
- Ex-trainees need start-up capital.
- The access to VTI's is decreasing for poor families.
- Training is not enough for self-employment - practical experience is needed.
- The pre-selection of candidates for a training is important.
- The instructor should be an example both for profession and daily life.
- It is not sufficient to train some technical skills. There are social, technical/manual and human competencies which have to be part of the curriculum (i.e. problem solving, learn to listen, learn to negotiate).
- In some places a link between church owned VTC's and government exists on regional level.
- Jobs are created in small business.

What questions do you still have?

- How does Vocational Training lead to employment for young people?
- What is the process of learning?
- How to solve the mismatch between training and market situation?
- Is it possible to influence the market?
- What is better: Formal or nonformal training? Is it complementary?
- How can the Training Institution involve the community ?
- How can the VTI maintain the quality of training?
- How do we bring change into the attitude of our staff?
- Key-qualifications: How to know what the future demands?
- Ex-trainees need start-up capital.
- How to improve the poor primary school level?

VETA

Vocational Education and Training Authority Tanzania

- 1. Presentation by Dr. Adelhelm Meru
(VETA, General Director)**

Unfortunately we did not receive the abstract of the presentation from VETA.

- 2. Presentation of Ewald Gold
(GTZ Adviser to VETA)**

In the Appendix you will find some further informations about VETA.

Ewald Gold (GTZ) is Adviser to VETA and on a contract basis also adviser in education and training to CSSC (Christian Social Services Commission) in Tanzania. He can be contacted at vet@africaonline.co.tz

Competency-based education/training

A training concept in the field of non-formal training

by Ewald Gold

We want to complement the training concept with nonformal types of training. Let me present you some experiences we have had. Examples:

- Safe meat dressing / butchery in Tanga
- Training programme for sunflower oil extraction for rural women groups in the Gudoma region
- Training on mushroom production in Ngorogoro
- Tree nursery and planting and fruit processing in Songea
- Training on product quality improvement for carpenters who are already in production and have their own workshop and need to improve their condition in Ilinga
- Training for food street vendors in two places

These are our pilot programmes. We have five steps/forms which comprise all the work of preparing such a project / training programme.

1. The first is called the analysis of a labour, goods and services market. That means before this kind of formal training is being done, you go into the locality where you are thinking of offering training programmes and meet the people who need training. These are the target groups. At the same time you look at the labour market, the services market, and you have to investigate and inspect what the potential new products in this labour market are; there is the technology level, the goods and services market, occupation field and so on. This is the detailed observation of the labour market.
2. The second one is the analysis of the target group. You have long discussions with the target group. What is their interest, what do they want to do and what is their potential. What have they been trained so far, what is their previous background, what is their potential in investing. All this is then also listed in this synopsis.

3. The next step, number three, is then to analyse what training institutions do you have in this environment and who could do this training. Now for instance, who could do oil seed extraction? VETA is not qualified to do that, we don't have the experience to do the technical training of extraction. So we need to find institutions. Here we found a specialist on oil extraction. We had VETA staff to do the ecological side of it, and we had SIDO (Small Industries Development Organisation) to come in with the entrepreneurship cost calculation of all this, the sales technique, to add to this programme.
4. Description of the curriculum of the training programme: The programme maybe one to four weeks depending on the subject and the interest. The form deals with the question of how to present competencies and contents. That is more than the curriculum, as it informs you about the technique about how to present it, the logical aspects of it, how to work with this target group and how to present learning and working tasks. Here, the analysis goes a bit deeper. That was just a brief description of the method and the formats we use for designing this.
5. Finally, you need to do monitoring of all this, a tracer study, in order to know how successful the programme was. In particular when you have pilot projects, you need to do a close monitoring. We have two questionnaires: One is addressed to the training providers and the stakeholders. That reflects the success of the implementation of the programme. What obstacles did we have? All the training institutions will then be asked many questions in order for us to get a feedback to know how we can improve in future. And then we have a second questionnaire for the participants on what impact the programme had on them. This questionnaire is not something you do right after the training, but you wait half a year, and then you repeat it after another year again, to see if it did help them for improving their job or getting a job in that environment.

So this is the programme. And for this programme we need to train conceptionists and co-ordinators at VETA. That is what we have done during the process of designing this particular method. We were training those who will continue doing the programme at VETA. Furthermore we had to train facilitators. Those co-ordinators at VETA need facilitators in the regions. Because now we have done seven pilot programmes, and we need to continue on such a basis. Someone has to have the know-how in the region, so we have to train facilitators. And then we need to train those who implement the training at the other institutions. So this is what we do: we train them in planning and implementation of these training programmes. The GTZ has assisted VETA in the organisation of these pilot programmes, in financing these pilot projects and in monitoring these experiences, and in the development and transfer of the methods and instruments and experiences.

It is up to VETA then to decide whether this is a programme which needs to continue. Of course these programmes, and that is the cost aspect, usually cannot finance themselves completely. When you train poor people, who we want to reach here, you can only cover a little of the total costs. And if it is a special approach which needs more effort, we also have a loss. So these are all the negative aspects of cost recovery. But I think if we have the ambition of accessibility and equity, the government or donors have to assist in one way or the other in reaching the poor people.

Rotating Workshops

In these so-called "Rotating Workshops" the seminar participants were divided into three groups and each of these three groups went through each of the three workshops so that every participant could discuss the three following topics for half a day:

- 1. Demand Analysis**
- 2. Start-up Loans**
- 3. Follow-up activities**

Each group was given three working questions:

- 1. What is being done well in your institution / project?**
- 2. What needs to be changed?**
- 3. What concrete priority steps do you recommend?**

Rotating Workshop 1

Demand Analysis

Resource Person: Peter Bellen

Facilitator: Mosi Kisare

How to assess community needs ?

(where can one make business, in a certain geographic area with which type of product?)

	Tools	Respondents	Target/Outputs	Useful in
1.	Industry, Man-power Needs Assessment	Shop owners Managers	Needed additional manpower Expected competencies Remuneration Arrangement	Deciding/designing what course to be offered
2.	Questionnaire for Ex-trainees (Personal Contact)	Ex-trainees	Employment in the field they are trained	Training which is offered
3.	Consumer Demands Survey	Heads of households or families	List of unsatisfied demands for products and services (reason, quality, quantity, price). Important to find out "niches". <i>(e.g. Potatoes in Zanzibar – there was no sufficient supply)</i>	Deciding/designing technical vocational training or start-up projects
4.	Market Opportunity Survey	Producers / small Manufacturers, Traders Vendors	Possibilities/ limitations for expanding products (e.g. techniques, loans, manpower) Gaps in supplies	Deciding to improve existing enterprises and help, duplicate, create
5.	Community Profile	Village key leaders and informants	What livelihood and sources of income are in the village <i>(e.g. Inflow and outflow of products, volume of unutilised raw-materials, different actors and their programmes)</i>	Deciding, what will be the community based livelihood employment generation project
6.	Human Resource Mapping	Heads of households	List of unskilled unemployed labour force List of skilled yet unemployed labour force	Identifying who needs training Job placement assistance

Example: Points to be checked for a demand assessment:

- Number of workers
- Their professions and training background
- Type of machinery
- Benefits
- Hiring requirements
- Need for additional workers and their responsibilities
- Number of years in business
- The challenges of the business
- The future development
- The working hours and time
- Name and address of the Workshop
- Type of skills needed

How to assess training needs ?

	<i>Tools</i>	<i>Respondents</i>	<i>Target/Outputs</i>	<i>Useful in</i>
1.	Participatory Rapid Appraisal	City/town key offices Business leaders chamber of commerce	Business opportunity Investment priorities Industry needs	Designing enterprise programmes
2.	Tracer Study	Ex-trainees, graduates	What happened to ex-trainees? List of needed support after training	Improving/Abolishing training programmes Deciding/Designing after training support programmes
3.	Employers Feedback Form	Employers of ex-trainees	Specific areas of up-grading of competencies	Identifying specific areas for competency enhancement of ex-trainees
4.	Micro and Small Enterprises Needs Assessment	Shop owners and managers	Areas for business improvements: Weaknesses, threats (e.g. lack of electricity)	Deciding/Designing medium term EDP

This list is not complete, everybody has to modify the list for his special field!

Example for a Training Needs Analysis for woodworking

<u>JOBS</u>	<u>RATING</u>	<u>SKILLS</u>	<u>RATING</u>
Furniture	10	Tool Knowledge	10
Interior-Furniture	6	Turning	2
Doors	7	Quality	9
Windows	7	Joints	10
Roofing	3	Drawing	4
Stair Cases	1	Measuring	10
		Finishing/Treating Surfaces	6
		Machine Work	6
		Cost Assessment	7
		Entrepreneurship	5
		Co-operation with Workers	10

*Session 1, Group 1***Questions of the participants in the field of demand analysis**

- What type of craftsmen are required in Africa?
- How can we determine the demand for a craft?
- How can vocational training meet the needs of the growing informal sector?
- What do potential employers expect?
- How to make ex-trainees marketable?
- How to close the gap between training and work?

Problems

- Over-qualified people are looking for anything to do – in a saturated labour market.
- More and more people come to the cities, in Kenya e.g. highly qualified people find no jobs.
- Working in a structure (Diocese, bishop, etc.), administration is not allowed to do such things like needs assessment.
- First people want to make the institution survive.
- Assessments are only done in time of crisis, not before.
- Structures sometimes hinders change but it has to start. Change is a process.
- The implementers of a “needs assessment” need themselves training.

*Session 2, Group 2***Critical points:**

- Gathering of right and appropriate information
- Marketing / globalisation
- Rapidly changing economic environment in rural area
- Economies of scale
- Marginal profitability
- Clear picture about people trained, sector of the economy served and viable enterprises
- Entrepreneurial capabilities
- Responsibilities of the VTC to fulfil the expectations of the students

Insights gained:

- Modular training
- Sending graduates out to be self-employed is not feasible
- Work on projects (production & marketing) train skills necessary for self-employment to build into the programme
- Follow-up activities should be integrated in the training programme from the start
- Consultation with customers important to find out what the society needs

*Session 3, Group 1***Example: Find out the situation of ex-trainees**

1. **Categories of ex-trainees**
 - employed
 - self-employed
 - mis-employed
 - un-employed
 - further training/education

2. **Questions to the situation of ex-trainees:**
 - a) Where are they working at?
 - b) What problems do they encounter?
 - c) Which skills do they find helpful?
 - d) What do they earn?
 - e) What additional skills do they need to enhance their marketability?
 - f) What is the work load at the present employment?
 - g) How long did it take to get the employment?
 - h) How do they measure themselves with other ex-trainees from other VTC's in terms of skills?
 - i) What do they produce?
 - j) How fast do they sell their products?
 - k) What tools do they use? Are the tools appropriate?
 - l) What kind of support might the ex-trainees require from the VTC?
 - m) For how long have they been at (that) employment?
 - n) What made you change your career (for mis-employed only)?
 - o) Why are you un-employed?
 - p) Did they ever think about changing their career? If yes to which career and why?

Critical Things to consider for Demand Analysis (DA) and Needs Assessment (NA)

- Skills and knowledge in carrying out DA and NA
- Need to consider necessary protocol and courtesy
- Importance of identifying the target area
- Considering approaches one utilises when interviewing
- Need to assure and provide confidentiality of respondents
- Need to share the objective of the data collection. (openness)
- Relate studies or innovations to the institution
- Need of clarity and use of open questions
- Importance of considering appropriate approach and venue
- Whereabouts of the ex-trainees

What has to be done ?

- Need for training in Demand Analysis (DA) and Needs Assessment (NA)
- Need for developing "tools" for DA and NA
- Need for systemising the procedures of DA and NA
- Group work / team work brings more views, perspectives to learning

*Group 1+2+3***What is being done well in your institution / project?**

- Use of lessons from the experiences students make when they are placed in industries
- Follow-up of students'/graduates' experiences
- Analysis of competitions through the use of follow-up programmes/officers
- Dialogue with industrialists
- Consultation with government offices on needed skills at country level
- Observing consumer trends and gaps in satisfying consumer needs

What needs to be changed?

- The need to consider social, cultural, political and economic issues and their impact on VTI's as a whole
- The need to build relationships, trust, acceptance and create a sense of belonging by VTI's in the communities they operate.
- The need to share the objectives of data collection with respondents
- Group work / team building to enable more views and different perspectives

Challenges

- Market trends and consumer needs are rapidly changing
- The Church's hierarchy is highly bureaucratic:
 - * Slow in decision-making
 - * No culture of innovation and creativity
 - * Progress is dependent on how charismatic the leaders are in the diocese
 - * No receptive / open to recommendations for innovation and creativity
- The project holders of VTI's are so occupied with management. There is no room to anticipate market trends, to strategise or reflect on how to manage change or institutional changes
- In the church problems are solved only when there is a crisis that threatens its survival

What concrete priority steps do you recommend?

- VTI's need to involve the management of the Dioceses in their activities and planning in order to earn their support and maintain good relationships
- The need for a tripartite dialogue between VTI's, AGEH, Misereor and the Dioceses to address the effects and limitations of the church structure on the effectiveness and continuity of VTI's
- The need for enhanced communication between AGEH & Misereor and VTI's; currently it is defined as isolated (distant), top-down, very formal (i.e. when evaluating projects or initiating new ones)
- The objectives of VTI's need to consider the effects of cultural, political, social & economic trends
- In their programmes VTI's should offer additional support to their graduates, e.g.. financial support, materials and tools.
- Social skills should be integrated into training programmes
- Integrate follow-up as a critical component of the VTI's training programmes
- Need for training of project heads in demand analysis and needs assessment

Rotating Workshop 2

Start-up loans

Resource Persons: *Eunice Onyango*
(IMANI Nairobi)

Francis O'Onjalla
(Kolping Kenya)

Facilitator: **Wangui Karanja**

Eunice Onyango is Programme Co-ordinator of the Job Creation Programme of IMANI in Nairobi, a project of the Marianist Brothers supported by MISEREOR.. She can be contacted at smeastafrica@maf.org, P.O. Box 50504, Nairobi.

Challenges and Limitations of Start-up Loan Programmes

Start-up loans have been the most challenging aspects in small enterprise development activities. A number of factors often contribute to the difficult situations of start-up loans. Some of these are:

- Lack of experience – Most start-ups often lack experience for their respective businesses. A number of times those who are established and successful in business have tried more than one business before finally settling down. Chances of a start-up being one of many trials are therefore high in start-up cases.
- Age – age is another factor which plays a crucial role in the success or failure of a business. Our experience has seen those under twenty-five years to be a more risky group. Reasons are that a bigger percentage of those under twenty-five are barely decided on what they want to do with their lives. They are therefore quite mobile in their way of thinking and actions. Chances of failure are therefore high among this group of clientele.
- Client attitude – The attitude of clients toward the organisation or credit programme also determines the success of business or recovery of loans. Clients who have gone through other charity oriented activities within the same or similar organisations tend to believe that every service should be free. Strong measures have to be put in place to enhance a change in attitude of such clients.
- Harsh business environment – The often harsh business environment is usually too much for start-ups to bear. This includes:
 - The right (feasible) sources of supplies
 - Legal requirements process, e.g. licences. Many start-up loose money by using short term remedies
 - Stiff competition from existing local and international competitors
- Over-reliance on the just started business – During the initial stages businesses require more input than output. Many businesses suffer the burden of having to take care of the owner and his or her dependants instantly. Chances of failure therefore are higher in such a situation. Society and family expectations often push the entrepreneurs to overdraw business resources.

- Social economic background – The social background of a person, especially the upbringing, has some relevance to entrepreneurship. A background full of hard work, patience and sacrifice has higher chances of success than one which believes in a fast and easy income. A bigger percentage of development organisations' clients fall under the second category of clientele and this makes it a high risk group.
 - Business management skills – Business management skills are often the cornerstone of business success. A combination of theoretical and practical skills are an asset toward business success. Start-up cases often lack these skills from the very beginning, hence reducing chances of success. Giving credit to start-up means taking higher risks than existing businesses. The important elements under business management skills are:
 - entrepreneurial characteristics (identifications)
 - marketing skills
 - production of quality and market orientated products, etc.
 - Competition – Competition from cheap imports as well as second hand products is a major threat to businesses. Start-ups are hit hard since they lack the experience/expertise to go through the difficult roads. The more established businesses have the options of diversifying their selling points (exhibitions), diversifying product lines, as well as changing businesses altogether.
 - Lack of option – There is also a group of clients who get into business because they have no choice. The need to survive pushes them into doing something that is business related. This group of people rarely succeeds in business and if they do, it is very short-lived.
 - Terms and conditions for financial support - many businesses, which rely on credit for improvement or start-up, face a number of challenges. Some of these are:
 - interest rates
 - repayment period
 - frequency of payment (sometimes the period is too short for the entrepreneur to produce and make sales)
 - penalty charges on defaulters
 - Organisational set up and communication network – Different people with different professional backgrounds perceive issues and procedures differently. Decisions about entrepreneurship and possibly credit need to be free and fair. Any form of influence is likely to affect the whole process as well as business performance. This is more applicable in organisations which have different programmes but are inter-linked.
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The following document gives details of a possible micro-enterprise procedure. Some steps in the procedure are meant to counter the challenges.

Micro-Enterprise Development

Details of the Job Creation Programme of IMANI in Kenya

1. Loan programme procedure

The Job Creation Programme is involved in the development of micro-enterprises among other activities with an objective of employment creation. Business with growth potential in terms of job creation are identified and assisted through training and credit.

The programme's target are existing businesses and starters, especially starters of unique or non-competitive businesses within the Eastlands part of Nairobi. The loan procedure is explained below:

1. CLIENTS VISIT JOB CREATION PROGRAMME FOR ASSISTANCE

Potential clients approach the Job Creation Programme for assistance. They are interviewed about their personal and business background in order to determine what kind of assistance they require. This first screening is done to select the starters and existing businesses with potential for job creation, or businesses that would collapse without assistance and as a result cause the loss of jobs.

2. VISIT OF CLIENTS BUSINESS PREMISES

The clients who went through the first screening are visited for a further feasibility study and assessment of job creation possibilities. Interviews are held in the business premises pertaining to business operations. Minimum two, but preferable three business advisers have to be involved in this interview for a reliable assessment. Each business adviser keeps his or her own notes for a later discussion in the offices and the clients are given the dates when they can check on the results of the visits.

3. DECISION ON THE TYPE OF ASSISTANCE

The three business advisers come together to report their views on relevant needs for the different clients that were visited. The needs vary from advice, credit, business training, to product development training. Those who require just training or training first and credit later are grouped together and are invited to attend a business management or product development course.

Those whose businesses have the potential of job creation, have entrepreneurial capabilities and business managerial skills, and credit is identified as a need, are given a loan application form and business plans to fill out.

The clients, who don't qualify for either credit or training, are referred to other organisations and/or given advice where possible.

4. BUSINESS, MANAGEMENT AND PRODUCT DEVELOPMENT TRAINING

Those selected for training attend seminars which both run for five days (for the contents of the seminars on business management and product development, see the relevant paragraphs). It is stated very clearly to the participants that attending a seminar is not a ticket to getting a loan, but a separate assistance in itself. This controls the high expectations of getting loans automatically which some participants might have. The average number of participants per seminar is between 15 to 20 persons.

5. LOAN APPLICATION AND BUSINESS PLAN PREPARATION

During the training it becomes clear which clients qualify for credit. Those who qualify are given loan application forms and business plan forms after the training. The clients given the forms directly (i.e. without training) and those after the training bring them back to the Job Creation Programme offices. Here they are assisted by individual business advisers. An adviser's report about the client and his business is written. Criteria for a positive advice for credit are the viability of the business, job creation, and very important a positive personal impression of the client (will the client honour his or her duty to repay the loan).

The loan application form, the business plan and the adviser's report are sent to the credit approval committee.

6. CREDIT APPROVAL COMMITTEE

The credit approval committee consists of all the Job Creation Programme staff members who are directly involved in credit work. All these members go individually through the loan application form, a business plan and adviser's report and formulate their advice. Only if all staff members give a positive advice a loan is approved. Some loan applications may either be rejected or sent back to the adviser for further justification. The approved loans are set aside awaiting further processing.

7. LOAN CONDITIONS AND DISBURSEMENTS

Clients are given the loan repayment booklet to go through in order to understand the conditions and consequences and non-payment of loans. When this is acceptable to them, they are asked to bring two female guarantors. Guarantors are persons who are obliged to pay the balance of the loan including interest in case of default. The Job Creation Programme only accepts women as guarantors because of bad experiences with male guarantors in the past. The majority of men did not honour their obligations in contrast to female guarantors who took their responsibilities more seriously. The guarantors have to be in permanent employment within Nairobi and have to sign the guarantors application form.

As a proof of identification, the client as well as the guarantor, have to bring a copy of their national identity card.

Ten percent of the total loan are paid by the client as owner's contribution to the finance office of IMANI. Owner's contribution is an indication of cash availability in the business and also caters for miscellaneous expenses once the loan is disbursed. The owner's contribution is later refunded to the client during disbursement of the loan.

A cheque of cash requisition form is prepared and signed by all the members of the credit approval committee and sent to the finance office. The finance office counter checks the requisition with the client's file in the Job Creation Programme office to ensure that the client is actually known to the Job Creation Programme (JCP). Upon confirmation of the document's by the finance office, the cheque or cash is prepared for collection by the client.

8. CHEQUE OR CASH COLLECTION

Before the clients finally collect their cash or cheques from the finance office, they come through the Job Creation Programme to fill out the loan agreement forms and the disbursement forms. They also officially collect the loan-repayment booklets at a small fee. The clients are supposed to carry this booklet each time they come to repay the loan and it is filled out accordingly by the receiving cashier.

9. FOLLOW-UP AND EXTENSION SERVICES

The loanee is monitored closely for the next three to six months after which period he or she may be visited when there is a cause to. The clients are also free to visit the Job Creation Programme offices for various consultations regarding their businesses, an opportunity that is often taken during the monthly repayments of the loans.

The loan repayment starts one month after disbursement. The payment period goes up to two years maximum, though it varies depending on different loan amounts and different businesses. The interest rate charged for the loans is slightly less than the commercial interest rate prevailing on the market. This is because the Job Creation Programme is conscious of the effect of providing excessively cheap capital to the credit market.

In the first section, we have described the loan procedure of the Job Creation Programme. In the next chapters we now describe the policies on the charged interest, loan repayment and write-off as well as how to handle defaulters.

1.1 Interest on Loans

Interest charged on the JCP loans varies from time to time depending on the prevailing economic situation. It is on a flat rate and this is meant to make it easy for the clients to understand as well as to make it affordable for the majority of businesses assisted.

Example: When interest is 20% on a loan of KSh. 20,000/=, the amount of interest will be KSh. 4,000/= when the repayment period is one year or more but less than two years.

The maximum repayment period is currently two years.

For those who repay in less than one year, interest is only charged on the number of months in which the loan is repaid.

Example: When the interest is 20% on a loan of KSh. 20,000/=, with a repayment period of eight months, the amount of interest will be KSh. 2,664/=(8:12x4000).

The choice of calculating interest in this manner and not as most financial institutions do, is based on the programme's loan policy which includes:

- (A) To develop the small businesses in order to improve the economic life standard of the beneficiaries with a tendency towards women. The majority of the programme's beneficiaries are those who cannot afford to operate with the interest calculated in a commercial manner. Knowing the season influences of the informal sector and knowing the low incomes of many clients, the Job Creation Programme has a flexible attitude towards clients who have to skip their monthly repayment sometimes due to low business revenue or pressing family circumstances. It would be against IMANI and JCP policy to force these businesses to pay promptly or give them penalties with the effect of endangering the continuity of the business.
- (B) Assisting small enterprises with the main aim of creating employment. In other words to have a sustainable credit organisation is an objective that has less weight than the objective of the creation of jobs.
- (C) The credit programme also acts as an orientation ground for the small business people in preparation for the normal lending.

In order to achieve the stated objectives, JCP has to maintain slightly softer and flexible credit criteria. The programme is of the opinion that maximisation of interest cannot run concurrently with the creation of jobs and the development of enterprises, especially the micro-enterprises the Job Creation Programme focuses on.

1.2 Loan-repayment and write-off

The total loan plus interest is spread equally over the period in which the loan is repaid. The maximum period is two years and the minimum period is as low as the business can manage.

There are situations when the clients take more than two years to repay the loan either for known and genuine reasons or when the case is a likely defaulter. Every case is handled on its own merit and is given the relevant treatment which could either be repossession, penalty interest of 30% on the balance when the loan was supposed to be fully repaid, or rescheduling the repayment.

The different steps in the follow-up process are stated in the work policy report. A loan is considered as a write-off for various reasons. These are:

- (A) When a client dies, the loan is written off.
- (B) When all efforts made by the programme to trace the client becomes fruitless. The client might have moved the business to a different locations as well as her/his residential house. The guarantors might have left their known places of work and efforts to trace them fail.

The search for this type of clients is usually a continuous exercise and it is not possible to tell at what point in time the loans will actually be repaid.

This is why they are counted under write-offs even though some of them are finally traced and made to repay.

- (C) When the business eventually ceases to exist. This may be as a result of many factors:
 - The client might have taken loans from different organisations. The client is left without a business and nothing else to repossess. The programme is trying to alleviate this problem through the urban credit network.
 - In a situation where the business fails, the owner decides to sell out the business assets and possibly has no valuable household items. In such a situation, the client is available but there is hardly anything to repossess. If the guarantors can be traced still in employment or able state, they are asked to repay the loan. If their economic status might have changed over the years and they turn out to be financially worse off at the time when they should honour their obligation, then very little can be done other than to write-off the loan.
- (D) The client might have moved to another town or upcountry to either operate the business there or do something else altogether. When the new contact is found, letters will be written asking the client to repay the loan. Guarantors are also to assist in getting the loan paid back.

When efforts in this direction fail to work and guarantors are not in a position to repay the loan, the loan could be considered a write-off.

The JCP- programme has not devised ways of following clients beyond the boundaries of Nairobi.

- (E) Occasionally there are those who come to ask for loans with intentions never to repay it. They either get the loan and move to a different town or move the business to an unknown place within Nairobi. In such a situation the programme uses the existing machinery to get the loan repaid and if this fails to work the loan is considered a write-off even though the efforts still continue.
- (F) When a client falls sick or gets involved in an accident and eventually becomes terminally ill which makes it impossible to actually continue with the business, the loan is finally written off.
- (G) Cases such as burglary, fire or any other form of accidents which lead to the destruction of the business. This has to be confirmed using the available machinery before the loan is written off.

The loan portfolio is assessed annually, and a proposal for write-off has to be made by the JCP staff by May each year and forwarded to the IMANI board for approval so that the write-off can be implemented by the close of each financial year.

NOTE: It is important to note that not all cases of write-off end up being complete write-offs. A number of cases end up repaying their loans later on.

1.3 Handling of Defaulters

At the Job Creation Programme, a client is classified as a defaulter if he or she fails to repay a loan for three consecutive months without any proper explanation. If our investigation reveals a client cannot operate the business and manage to repay due to poor business results, robbery, stock damage, domestic problems like sickness or death etc., but is willing to pay, then such a case is treated differently. In certain cases an additional loan can be advanced to enable the client to revive or restart the business.

In cases where client are capable but unwilling to repay the loan the following procedure applies,

- a. Any client who does not repay, any amount for three consecutive months or more without a proper reason will be classified a defaulter.
- b. Such a client will receive a total of three reminder letters (see appendix I) for the first, second, third and final reminders respectively.
- c. For every reminder letter sent to the client without any response within the given time letters to guarantors shall be sent.
- d. Equally, the guarantors will receive a maximum of three reminder letters, a first reminder, second reminder and the third and final reminder.
- e. Any client who defaults, but explains to the Job Creation Programme of his or her problems and the case proved genuine, shall not receive any reminder letter till the date he or she pledged to resume the payment is due.

- f. Any letter sent both to the client and the guarantor should be certified by the co-ordinator of the Job Creation Programme.
 - g. Guarantors whose clients would have moved to other unknown locations without notifying the Job Creation Programme offices will be sent letters of notification informing them about the liability for the loan balance.
 - h. Any client who receives more than three reminder letters will automatically qualify for repossession. For their guarantors, their respective employers can be approached for such deductions to be effected from their salaries.
 - i. Towards repossession, both existing business investment and/or valuable household assets can be repossessed to cover the loan balances.
 - j. The repossessed property shall be stored for a maximum period of three months upon which the client should pay the loan arrears and collect the repossessed items. At the expiry of this period the items can be sold after notifying the client.
-

WORKSHOP DISCUSSION

Issues from the “Start-up Loan Schemes” Workshop

- For 40 years, vocational training has worked with an assumption that graduates trained in “manual competencies” can immediately become successful entrepreneurs.
- Some experiences shared in the workshop show that VTC’s have meant much more to trainers by creating opportunities for graduates to strengthen their technical and business skills and gain confidence before entering the market.
- The question of mixing training with production could be addressed through the restructuring of VTC’s to have separate sections that deal with production, marketing and the apprenticeship of graduates.
- Some credit schemes have provided loans to local business enterprises, which have also provided employment to graduates of VTC’s.
- The church is normally associated with social welfare and charity, making loan recovery rates of direct church loan programmes as low as 20%.

What is being done well in your institution / project?

- The management of loan schemes is independent of the related church institution.
- Loans to graduates who have already started their businesses, focussing on strengthening or expansion after assessment for performance and relevance.
- Some training centres have made their workshops and tools available for use by ex-trainees, enabling them to produce, sell and make savings towards their own enterprises.
- Some VTC’s have directly employed their former graduates, deducting a certain amount from their pay as savings for starting new businesses and buying their own tools.

What needs to be changed?

- Institutional structures that are unfavourable to credit management
- Changes in demand and purchasing power
- Client attitudes towards loan programmes
- An environment of bad governance (e.g. bureaucracy and corruption in licensing process)
- Over-reliance on new business to support daily needs
- Different terms and conditions of loan programmes
- Influence of imported new and second-hand commodities into the mass market

What concrete priority steps do you recommend?

- Restructure VTI's to enable them provide extra support to graduates
- Strengthen VTI's as centres for technology development, to support local small scale enterprises
- Intensify industrial placements to strengthen experience
- Strengthen VTI's as viable business ventures
- Link start-up financing to support structures for graduates, provided by VTI's and local enterprises

Concrete action steps to be taken:

- Restructure VTI's
- Establish special sections in VTI's, to strengthen technical and business management skills of graduates
- Strengthen VTI's as local technology centres
 - * Offer evening courses for local people who want to develop their technical skills
 - * Develop new technologies to respond to changing market needs
- Strengthen VTI's as business centres
- Introduce Units in VTI's to handle marketing as a core competency (participating in exhibitions, trade fairs etc.)

Rotating Workshop 3

Follow-up Activities

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Presentation of the CTAP

This is the text of a video presented to the participants of the workshop explaining the activities of the CTAP. You will find further informations in the appendix.

Welcome to the CTAP World

The “Centre Technique d’Apprentissage et de Perfectionnement” (technical Centre for apprenticeship and further training, CTAP) aims at helping the apprentices to acquire the necessary professional and practical skills for an active life, promoting self-employment and providing support to micro-entrepreneurs.

The CTAP was created in 1985 by the Christian school brothers known as the “Frères des Ecoles Chrétiennes”. Its educational method focuses on objectives based on a system of reference.

The initial training includes a general education that takes different notions into consideration: elementary notions of management, business letter, law, and security. Reflections about social topics and the sensitisation about the way of living take social relations into consideration.

The technical training focuses on appropriate technology, practical works, site works, etc.

The CTAP offers to its apprentices training in the following fields:

- Automobile mechanics
- Solar and equipment electricity
- Welding
- Sanitary plumbing
- Audio-visual maintenance

The CTAP provides continuous training to its former trainees in order to help them improve their skills and master new techniques.

Follow-up is employed to those of the apprentices who have completed a two-years training by the follow-up department which provides continuous training and proposes to the micro-entrepreneurs loans for the acquisition of equipment, provides counselling and a management follow-up, professional documents, lends them tools, provides further training and field follow-up.

Now let’s listen to Mr. Gilbert Tamadji who is in charge of statement in the training department.

In the city of N'Djaména there are many young people who are jobless. The majority of them are young people who have not completed a proper education. There is no adequate institution to give them a chance in life.

This concern led to the creation of the CTAP by the Diocese of N'Djaména.

The need was there because so many young people could not successfully complete their education. Those who could not get access to university practically have nothing to do although they can use their physical resources. This is how the idea of creating the CTAP came up.

The CTAP's apprentices are trained 3 days a week at the Centre, and they spend 3 days in workshops in town where they get practical training.

Presently most of the young people who have completed their education at the CTAP have taken positions. Some of them run their own business; others set up professional groups in order to get better contracts; some others chose to work in private companies.

Within the scope of its support to self-employment, and in order to help the apprentices who have completed a two years training, the CTAP offers to the ex-apprentices who would like to run their own business the possibility of getting loans.

Let's listen to this young man.

"My name is Laoukein Toudjibé. I completed my training in 1995. In order to open this workshop, I've first of all made the necessary administrative papers. And then I got a loan from the CTAP. The Administrative papers include the Administrative Authorisation, a certificate related to the Trade Register, etc. It cost me 15,000 F CFA to get all the necessary documents."

(Electricity workshop)

Most of the CTAP former apprentices are well known because of the quality of the jobs they perform.

As an example, let's mention, Mr. Djékoundamkéné who has just completed the wiring of a residence in Chagoua, N'Djaména.

"I have done similar works before, and I believe I can do more. Since I've left the CTAP, I have not met any technical problem that would oblige me to the CTAP for a solution. For the materials needed for a given job I deal with suppliers, who based on a proof of guarantee I show them, make them available to me. Payment is made progressively."

"My name is Naman Mahamat. I'm a CTAP former apprentice. I have been trained building and solar electricity for two years. Now I have my own workshop. I do wiring works, sell solar equipment, telecommunications equipment, hydraulic equipment designed for villages."

Question: *"Didn't you get any loan from the CTAP?"*

"No, I didn't. I've been able to run my own business thanks to some small repair works I've performed in town. The CTAP subcontracts some of its deals with me. All this helped me set up my own business."

Now I represent a French company here in N'Djaména for the supplying and selling of solar equipment. I've made a lot of installations, also in the domain of village hydraulics."

The difficulties I'm faced with are those related to the monopoly of a product by a company. So it's difficult for us to get a good deal. We just do small business."

We have also another real problem in N'Djaména. We cannot properly work because of the load shedding made by the Water and Electricity Company, STEE.

I felt obliged to install my own solar equipment in order to supply my fax machine. I have a battery, a transformer that has an incorporated regulator. This helps me get a continuous 12 Volts current transformed into an alternating one with 220 Volts."

Elie

Question: Do you resort to the CTAP for the technical problems you get?

Answer: Yes, we do. Within the scope of its follow-up activities we resort to the follow-up department which sends us the appropriate instructor for a given problem.

Q: Does the CTAP subcontract some of its deals to your workshop?

A: Yes, they do.

Q: In which fields?

A: Refrigeration, Air-Conditioning and Electricity.

Q: Could you tell us more about the typical works you've done on behalf of the CTAP?

A: We have done some maintenance works in electricity and refrigeration for the African Institute for Economic and Social (INADES) in N'Djaména. We've done the same works for the Lycée Sacré-Coeur (a secondary school). The follow-up department sends us an instructor to make sure that finishing-off is done in professional way. The instructor sometimes plays an active role.

Q: Why does the CTAP insist on following-up your site work?

A: Well, we have been trained by the CTAP. They want to make sure that the jobs are well done, and after all, these are the ones who own the contracts.

Q: As technicians, do you feel comfortable when the CTAP follow up your activities?

A: Yes, we do! Technology is an ongoing progress. The CTAP's follow-up activities are very important to us.

Some young ex-apprentices who have completed their training in automobile mechanics have decided to associate. They have opened a workshop and are self-financed. Mr. Vaisekné is the garage master. Here also, it's difficult to get deals.

"In order to get deals, you need to have connections. You need to know somebody somewhere but thanks to our skills we can cope with the situation."

Question: Apparently you do not have proper work tools when we see you hanger.

Answer: True! It's a risk but we do not have any other alternative. We hope we can fill this gap with time.

Q: Did you get a loan from the CTAP?

A: No, because the proposed amount is very small, and tools are very expensive. For a good start up I need at least 15 to 20 millions F CFA. You know, technology is

an ongoing process and we have to keep ourselves posted, too.

In addition to the problem of technology we need to get continuous training, unfortunately we do not have enough financial resources. Now, the ideal thing is to do everything, to be a full technician: in electronics, mechanics, welding, etc.

The group of the CTAP's former apprentices known as the "GOS" includes people from various professions. The aim is to get more deals.

The group was granted a loan by the CTAP in order to improve its services; the group is in touch with the follow-up department. So, technical problems easily get solutions.

Mr. Bissitouin, the head of the group provides some explanation about the origin of the said group:

"Idriss, a friend of mine, suggested the idea of setting up a workshop after completion of our training. Other young people were interested in the project. We've made an investigation and met on several occasions to have a better understanding of the project. Finally, on December 24, 1998 we received an official authorisation to function from the ministry of Trade."

Christine

Christine completed her training in Refrigeration and Air-Conditioning. She has not been able to set up her own business. She preferred to work in a private company, so she joined "Hotel NOVOTEL la Tchadienne" in the Maintenance Department.

Christine: I have two kids. I do my best in order to look after my family and properly perform my job. My elder daughter takes care of her junior brother when I'm off to work. My problem is this: I would like to do repair works in town in addition to what I'm doing at Novotel, but I don't have enough time. After office hours I have to take care of my family.

Question: Why didn't you open your own workshop like some of your classmates?

Answer: It's a question of means. I don't have financial resources to buy tools. Then you have this difficulty of getting deals in our society when people think you are a mere woman.

Conclusion

As we have said, these different ex-apprentices from the CTAP keep contact with the Centre through the follow-up department for advice, technical references and additional training.

In order to give a greater chance to these young people, who are trying to get into the job market, the CTAP offers them the possibility of subcontracting deals and an opportunity to assume field training.

Workshop Discussion

What is being done well in your institution/project?

Group 1

- Follow-up department
- Continuous training for ex-trainees
- Loans for the acquisition of equipment
- Management advice
- Possibility to borrow tools
- CTAP sends instructors for special demands
- Sub-contracting of ex-trainees, supervision and quality-control on site
- Ex-trainees are grouped in associations
- Support for ex-trainees in getting registered as an enterprise
- Further training finances part of VTI-Budget
- Sub-contracting contributes to financing training and follow-up
- Dual system facilitates sharing of skills between trainee and workshop owners
- CTAP tries to promote a culture of sharing technical knowledge and competence through
 1. creating awareness of workshop owners
 2. sending out ex-trainees who are ready to share
- Placement of ex-trainees in workshops for more practical experience
- Keeping records of the whereabouts of ex-trainees
- Follow-up data are used for continuous adaptation of training programme
- Advice and protection for ex-trainees for a long period
- Tool loans with a two year payback period
- Piece-work contract for ex-trainees through VTI
- Machine service of VTI for ex-trainees
- Tool-bank for ex-trainees in VTI

Group 2

- Follow-up helps the ex-trainees to become independent
- Help for self-employment improves income of ex-trainees
- Help for self-employment improves personal capacities for better life
- Help to relate to customers
- Help improves social status
- Help enables ex-trainees to manage work and life
- Subcontracting system is key of follow-up
- VTI mediates between customer and ex-trainees
- VTI guarantees quality, economic and social, legal risks
- Ex-trainees have formed an association
- Village-workshops (owned and supervised by VTI) with equipment can be used by ex-trainees
- (ex)trainees are placed in private workshops (for 6 weeks only)
- Some ex-trainees are employed by VTI

- Placement in private workshops is subsidised by VTI (pocket money for trainees)
- Village-workshops help ex-trainees to enter working life and market(s)
- Industrial placement after exams
- Placement officer and data collection assistant
- Tool box for ex-trainees as a gift
- Tool lease scheme at VTI for ex-trainees
- Small loan scheme
- Marketing and workshop management advice and training for ex-trainees
- Facilitation of self-organisation in ex-trainee-association
- Representation of ex-trainees in board of VTI
- Good contact to industries through follow-up programme
- VTI directs customers to ex-trainees
- Contact with employers of ex-trainees to assess trainees needs
- Small credits and visit-evaluation for leavers of non-formal courses
- Internships in workshops/industry during vacation
- Tool bank and loan scheme
- Tracer study as basis for follow-up design
- Entrepreneurship training
- Grouping of ex-trainees for easier follow-up
- Good recovery of start-up loans through frequent contact with community

Group 3

- Loans
- Counselling
- Management consultation
- Possibility for ex-trainees to borrow tools
- Provision of further training and professional documents
- Good reputation of VTI helps ex-trainees to be (self)employed
- Sub-contracting to ex-trainees incl. quality-control and supervision
- Follow-up measures aim at economic and personal independence of ex-trainees
- Follow-up is only the last phase of a process of continuous placement in private workshops before, during and after the training
- Emphasis on quality and correct craftsmanship (final touches on work)
- Tracer-study as first step in follow-up support
- Tracer-study shows need for business skills and tool bank
- Monitoring of activities of ex-trainee groups
- Loan scheme for ex-trainees (very recently)
- Business training with loan scheme
- Loan scheme is separated from training institution (diocesan level)
- Ex-trainees are working on contract in VTI for limited time
- Keeping contact with ex-trainees through machine-work-service
- Ex-trainees come back to VTI for internships and theory in evening classes
- Employment of ex-trainees in VTI as instructors
- In-training attachments help trainees to get jobs
- Send-away kits for leavers

What needs to be changed?

Group 1

- To initiate a discussion about role and objective of VTI
- To work as an eye-opener for the authorities in charge of VTI
- To make the key-issues and problems transparent for authorities in charge of VTI
- To have more possibility for professional exchange and discussion of all partners
- Change of behaviour
- There is urgent need for more support for VTI's from regional and national level

Group 2

- System of Catholic Technical Schools in Cameroon in deep crisis
- Legal status necessary for sub-contracting
- Free choice of job/employment etc. needed (Ethiopia)
- Certificate on practical skills for leavers of technical second-schools
- Problems in church Vocational/Technical Schools need to be addressed
- VTI has to plan workshop-placement of trainees already before they start training
- Image of manual labour and craftsmanship needs positive change
- More contact and exchange between church and government VTI's
- Catholic Vocational/Technical Schools need professional supervision
- Follow-up must not stop with employment
- VTI's follow-up should promote formation and creation of professional guilds

Group 3

- We have to start with follow-up measures
- We have to give trainees more chances to gain professional experience
- We need to understand our institution as VTI and not as "school"
- Already the selection of trainees needs to be changed for a better follow-up
- Exposition/open day in VTI and invite ex-trainees

What concrete priority steps do you recommend?

Group 1

- Help ex-trainees to gain professional experience
- Get more information about situation
- Data collection of “school-leavers”

Group 2

- Support for self-employment is a process from internships during training over employment after training to self-employment (eventually for some)
- Follow-up programmes should always include a component of relating customers to ex-trainees and vice versa (building of trust, contacts, capacity)

Group 3

- Start with outside practical placements for trainees and instructors
- Start a visit programme for ex-trainees
- Start keeping and updating proper records of the whereabouts of the trainees
- Train our staff in doing follow-up work
- Provision of business skills and advice for ex-trainees
- Assess whether trainees fit into the labour market
- Include follow-up measures in our budget
- Accept failure as learning event and be ready for change

CEFE

Competency-based Economies through Formation of Enterprise

- 1. Presentation by Anita Strohacker**
- 2. Presentation by Joseph Arcadius
(Mbulu, Tanzania)**

CEFE

Competency-based Economies Through Formation of Enterprise

I) The Challenge

The world is facing a process of economic globalisation which impacts can be witnessed almost everywhere. Cheap products from industrial mass production are flooding markets all over the place, traditional small producers are forced out of the markets. While the growth rate of economic input is still increasing, the disparity of material wealth is still accelerating. The world's social and political stability depends very much on developing successful strategies to deal with the growing social, economic and environmental problems. Our changing environment has created the need to develop the skill of being enterprising. Education and training has to build up these (new) enterprising competencies.

There are actually two challenges that Vocational Training faces and which determine the environment of all training projects:

1. *Creation and Sustainability of Jobs and Income*

The world's population is increasing at the same time as less traditional, stable and full-time jobs are created. Job security and fixed income levels are becoming increasingly scarce in today's world. Traditional roles of men and women, (vocational training) managers, employees and entrepreneurs are changing. Increasingly, such individuals need to be able to mobilise all their personal, technical and financial resources even to keep abreast of this process.

2. *Promotion of Entrepreneurship in all Sectors of the Economy*

The impact of globalisation and the modern market economy increase the need for creative, motivated, enterprising men and women capable of communicating ideas and working effectively in a complex and ever changing environment. Traditional education and vocational training badly neglects such needs of developing, strengthening and stabilising entrepreneurial competencies (e.g. planning, risk management, problem solving, creativity, strive for quality).

II) CEFE International Programme

CEFE is the acronym for Competency-based Economies through Formation of Enterprise.

CEFE, being a training concept, is anchored in the philosophy that entrepreneurs are neither born nor made. Potential entrepreneurs are to be developed, motivated and attracted to start their own businesses. That means, women and men who would like to establish and run small and medium enterprises need training to assist them develop personal, technical and financial skills they currently lack.

CEFE offers a comprehensive set of training instruments designed to stimulate positive interventions in the micro, small and medium enterprise development process. These training instruments have been set up by the GTZ (German Agency for Technical Co-Operation) in the 1980's and are currently used in more than 60 countries world-wide.

CEFE uses an action-orientated approach applying experiential learning methods to develop, strengthen and stabilise entrepreneurial competencies of two essential groups of actors:

- Existing and potential entrepreneurs, so that they can improve their business performance and
- Key personnel of enterprise support institutions (e.g. SIDO, credit Institutes), so that they can foster an environment favourable to enterprise development at the macro and meso level.

CEFE services and programmes are promoted by the International Network and implemented by the local CEFE partner organisations. In pursuit of its commitment to build and sustain local capacity CEFE is establishing regional and national centres (e.g. CEFE Association Tanzania, CEF-net Foundation in the Philippines).

III) CEFE Approach

The approach involves empowering individuals to develop (more) enterprising behaviour by

- **Developing themselves**
Participants/trainees become aware of themselves, their skills, strengths (e.g. strength for solving problems, creativity, energy), weaknesses, values, motivations, resources and overall abilities through guided self-analysis stimulation. Once aware of their capabilities as well as their limitations, they can begin to work on them in the context of a safe and secure learning environment.
- **Developing their skills**
Knowledge of technical management skills is required to complement the individual's learning process. Marketing, production, management and organisation, financial and business planning are all key elements in this process.
- **Improving their environment**
Decision-makers and staff in regulatory and support agencies (e.g. credit institutes, government administration, NGOs) play a vital role in enabling entrepreneurs, and so must be involved in any development process. Through participation in so-called Appreciation Workshops such personnel gain an insight into the problems of entrepreneurs and can then target their assistance accordingly.

As a consequence CEFE is

- **Participant-orientated**
Participants / trainees must own and direct the process of their own learning, facilitated by a (CEFE) trainer.
- **Action-orientated**
CEFE programmes are guided by the principles of action and experiential learning. In this way participants are exposed to experiential learning situations replicating business realities. "Real life simulation exercises" challenge the participants/trainees to work on practical problems and explore for themselves the link between theory and practice.

IV) The CEFE Training Ladder

Developing, strengthening and stabilising entrepreneurial competency of (future) managers of micro, small and medium-sized enterprises is the main goal of CEFE. Since this is a process of several steps, its approach can be described best as a ladder – the CEFE Training Ladder. It comprises of six individual (pre and post) training modules:

1. **Pre-Training Module “Launching” (Self-Selecting Competency)**
Promotion, Recruitment, Selection, Environmental and Needs Assessment
2. **Module “Unlocking Competencies”**
Potential entrepreneurs, if they want to succeed, should always be aware of their personal qualities and their surrounding environment in order to develop appropriate strategies before embarking on any entrepreneurial venture.
3. / 4. **Module “Matching Person with Project” (Situational and Strategic Competencies)**
Based on their competencies, potential entrepreneurs have to identify and select their own projects which have to be feasible and can be carried out by themselves.
5. **Module “Formulating and Presenting Business Plan” (Professional Competency)**
In order to succeed in any business, (potential) entrepreneurs have to undertake a study on their own, test their ideas, judge the viability of their projects and prepare Business Plans based on their own circumstances, decisions and findings.
If potential entrepreneurs are confident enough to implement their projects, and if their projects seem viable, they should be reasonably supported by financial means and other types of assistance.
Potential entrepreneurs only need few things at the initial stage of business start up. They should be given e.g. toolkits and basic stocks of raw material. Operational advice and further specific training e.g. on bookkeeping should be provided at a later stage.
6. **Providing Follow-up Services (Business Competency)**
Counselling, Facilitating, Monitoring, Evaluation

Depending on the educational background and the (professional) experience individuals may join the training at the level they consider as useful for their intentions.

CEFE Training Ladder Diagram

Competency-based Economies Through Formation of Entrepreneur

Environmental Assessment	Launching	Pre-Training
Promotion		
Recruitment		
Selection		
Personal/Group Dynamics	Unlocking Competencies	T R A I N I N G
Qualities, Vision, Resources		
Situation/Environment		
Strategeering	Matching Person with Project	
Idea Generation		
Idea Screening		
Idea Selection	Formulating Business Plan	
Marketing		
Production/Technology		
Organisation & Management		
Finance	Presenting Business Plan	
Viability Test		
Monitoring	Providing Follow-up Services	Post-Training
Evaluation		
Counselling		
Facilitating		

Mini Market Game

Rules:

- Sell an item to buyer!
- 3 minutes for decision, production and preparation for sales presentation!
- You must own or produce the item!
- Only 3 items are bought!
- Pay cash!
- Maximum price: 150 Ksh
- Real buying - selling transaction!
- No return, no exchange!
- You must not sell at a loss!

Skills/Competencies required:

- Negotiation skills
- Marketing strategies
- Needs Assessment
- Creativity
- 4 P's: Product, Price, Promotion, Place

Joseph Arcadius is entrepreneur, employee of the Vocational Training Centre Mbulu and Small Business Field Consultant in Mbulu, Tanzania. He underwent a CEFE training and presents his personal experience with CEFE in the different positions he works in. He can be contacted at: VTCentre-Mbulu, Diocesan Development Department, P.O.Box 179, Mbulu, Tanzania.

CEFE - A Personal Experience

by Joseph Arcadius

1) Training

Description of the training I underwent (CEFE seminar Mbulu and TOT in Daresslaam): in general, the content of the course had been divided into two parts:

a) To become/be an entrepreneur

In this part the facilitators create experiential situations and set up learning environments in such a way that we act and react accordingly.

b) To become/be a trainer

Here we look at the process of the first (a) that is to analyse who is an entrepreneur/self employed person starting his/her business. Also we looked at facilitation/training aspects by using CEFE methodology. Generally the course was very interesting and helpful in daily life.

2) As (professional) Entrepreneur

I see CEFE was/is useful and it will continue to be useful in my daily life because through it I started some enterprises, e.g. bolt and nuts shop, welding metal workshop, vegetable garden and dairy project, hand-cart project and milling machine project. I started these projects by using CEFE knowledge, i.e. by looking at CEFE aspect such as

- Market plan
- Production plan
- Organisation and management plan
- Financial plan

3) As employee of V.T.C. Mbulu

- It helps us to know the basic aspects of business such as plans as in 2) above, which includes pricing/estimates of the products e.g. furniture.
- Also now we come to know that when the centre was designed for carpentry it was also a good idea to design or to start the forest farm so that the availability of timber does not stop as now we have a big problem of timber. This is under Production Plan, i.e. Raw Materials Availability.
- We can discuss what to train in our centre.

4) As Small Business Field Consultant (SBF)

My job description: Train and monitor on entrepreneurial training in our Vocational Training Centre; Up-to date information on training possibilities and new development in the field of entrepreneurship; Preparation of the workshops and seminars for VTC instructors; Training of trainee on entrepreneurship; Role of motivator and management counsellor of issues on entrepreneurship within Vocational Training Centre; Assistance in preparing VTC-board meetings

- During visit of ex-trainees in their respective areas, we studied that they highly need entrepreneurial knowledge so as to start/establish their business/enterprises.
- The programme of training CEFE in VTC's is very important since it gives preparation of what he/she will be going to do business-wise after completing the study.
- CEFE is not applied in the training programme of VTC Mbulu for the time being, because the preparation was not completed. Some instructors of the centre were trained basic CEFE knowledge in 1997 and we had curriculum design workshop in July of this year (2000). What remains is the selection of one instructor for each VTC and give them more training on CEFE methodology at our centre.
- To me the most interesting model for VTC training programmes is the one which leads to preparation of business plan. (i.e. CEFE training ladder)
- The VTC instructors need instructional method course (IMC) in order to give quality training and also they can easily implement the entrepreneurial training.
- As S.B.F. consultant I am somehow prepared for my job, since the training knowledge I underwent, enables me to do this job, but I need some additional training, maybe by having some exposures and to have a simple transport, like motor cycle, so that I can easily reach rural areas and giving this type of training to the youth (target group).

5) The advantages of CEFE are to me:

- Selection of project
- Creating employment to the community
- Provide service to the community
- Self-development
- Brought me to "AHAH"
- Society development through coping

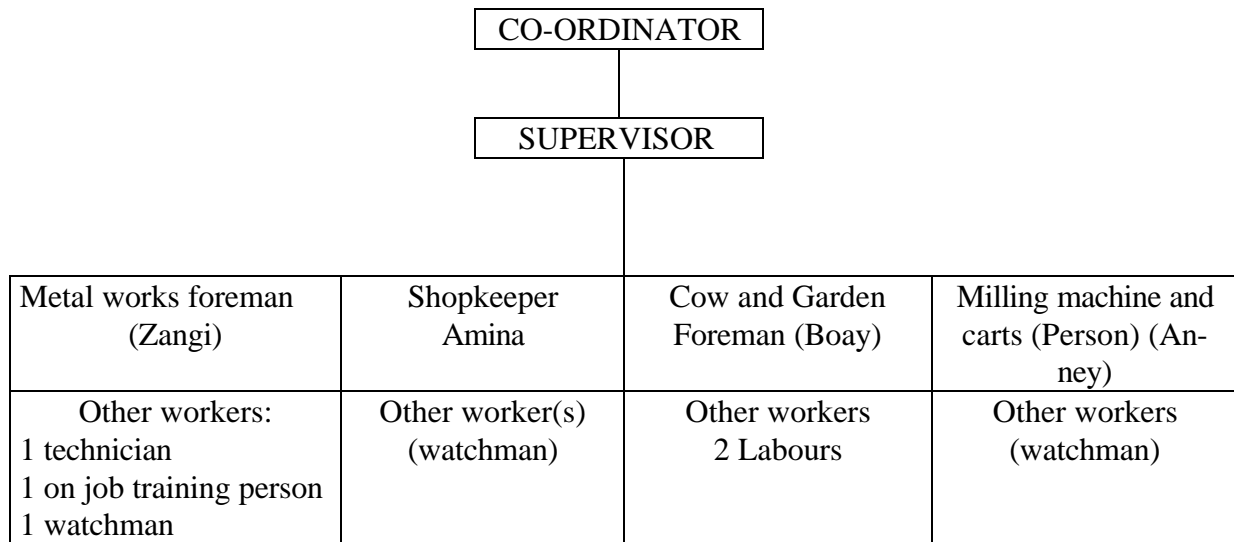
6) The disadvantages of CEFE (to me):

- It increases the number of competitors to the market.
- Too much thinking about business plans, since most of the competitors always just try to cope with the business

7) Results:

Through the knowledge I started:

- Bolt and nuts: and simple spare parts shop
- metal works (welding)
- Dairy cow and vegetable garden project
- hand & ox-carts project
- milling machine project

JAZA ENTERPRISES started by Joseph Arcadius:**Thinking about business plans****Market Strategies:**

- Description of the product
- Comparison of the product with competitors
- Location
- Market area
- Main customer
- Total demand
- Market share
- Selling price
- Promotion measure

Production Strategies:

- Production process
- Source of equipment
- Cost of raw materials
- Raw material availability
- Cost of labour
- Labour availability
- Labour productivity
- Production costs

Organisation and Management:

- Organisation structure
- Business experiences and qualification
- Pre-operating activities
- Pre-operating expenses
- Office equipment
- Administrative expenses

Financial Plan:

- Project cost
- Financing plan and loan requirements
- Security for loan
- Profit and loss statement
- Cash flow statement
- Balance sheet
- Loan repayment schedule

Perspectives and Conclusions

Facilitators:

Mosi Kisare

Wangui Karanja

ACTION STEPS TOWARDS TRANSFORMING VOCATIONAL TRAINING PROJECTS AND INSTITUTIONS

- What stands out for you as the most critical things to consider in demand analysis and need assessment / start-up loans / follow-up activities?
- What can I adopt back to my organisation from the presentation and insights I have gained from my colleagues?

Recommendations	Special Action Steps	Supportive Actors or Relationships Needed
Data collection on ex-students by (each) VTC to assess relevance of training	Proposal for at school visits and organised workshops, mobilising personal contact to ex-students	VTC supervisors VTC leaders Ex-students
Help ex-trainees to gain professional experience	Find employment for ex-trainee Employ ex-trainee Modular system Establish workshops	Local entrepreneurs Government Diocese Donor agencies
Integrating follow-up of ex-trainees	Need Assessment for ex-trainees Planning the programme e.g. evening classes, consulting Training of instructors	VTC's Principals/Managers Ex-trainees Instructors Enterprise managers
Networking among VTC's and other stakeholders	Contact by letter, organised workshops, exchange visits	VTC headers
Establish a network between VTC's to gain/exchange of technology	Visits as study tour between VTC's	VTC's Managers and Instructors (local, Diocese) Donors
Check out if dual system is applicable in your area	Make a study: talk to people managers; regional education offices (UEFA)	Government offices CSSC and NGOs; VETA Church-organisations
Financial management	Teaching financial transparency	Principal support Bursar support
Integration of "action learning methods" like CEFE	Integrate in the curriculum	Management committee
Teaching methodology	Pupil centred methodology	Principal Staff

<p>Strengthen VTI as centre for development & technology to support local small scale enterprises</p>	<p>Link Vocational Training Centre's and Small Scale Industries</p> <p>Change internal structures, new technology, new product ideas, marketing support for graduates and shop owners</p> <p>Diversification of professions</p> <p>Financial support to ex-trainees and local enterprises</p> <p>Courses for local entrepreneurs</p> <p>Carry out need assessment around existing VTC's</p> <p>Identify Vocational VTC's which offer appropriate facilities for further programmes</p> <p>Establish programmes for upgrading local/small scale industries (JUA KALI) as income generation project for the VTC's.</p> <p>Identify skilled Instructors and establish training programme for those instructors (Training of Trainers)</p> <p>Advertisements of the courses</p>	<p>VTC's Principals/Managers, willing Instructors, shop owners, graduates, legal holder</p> <p>Diocese</p> <p>Donor Agencies for financial support of training and Equipment</p> <p>Local entrepreneurs</p>
<p>Social skills</p>	<p>Include courses into VT</p> <p>Tutor/visit programme</p> <p>Self-assessment SWOT analysis</p>	<p>Business artisans</p> <p>Win bishops for a process that takes time</p>
<p>Change of attitude of VTI management</p> <p>Accept changes</p>	<p>Workshops</p> <p>Seminars</p> <p>Staff-meetings</p>	<p>Diocese</p> <p>Principals, Staff</p> <p>Donors</p>
<p>Relationship-building between AGEH/Co-operator/Legal Holder</p>	<p>Get info about situation from info, get deals, development and communication of idea, to set base for trust</p>	<p>Contact to experienced persons</p>
<p>To integrate in preparation of AGEH volunteers the subject: "How to make useful market analysis?"</p>	<p>Special preparation courses offered by AGEH</p>	<p>AGEH</p>

Literature about Vocational Training for Self-Employment

John Grierson

Where there is no job: Vocational Training for Self-Employment Countries

ISBN 3-90800 170 6 (SKAT), 79pp (1997)

GBP 11.50

John Grierson/ I. Mc Kenzie

Training for Self-Employment through Vocational Training Institutions

ISBN 9-29049 3330 (ILO/SKAT) 156pp (1998)

GBP 11.00

The above named books offered by ITDG under: <http://www.itpubs.org.uk>

Order by FAX: +44-2074362013

ILO-SSMECA

Grassroots Management Training (business training for micro-entrepreneurs)

In English and Suhaheli (1997)

to be ordered at:

ILO-SSMECA project, P.O.Box 9212

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List of Abbreviations

AEE	African Evangelistic Enterprise
AGEH	Arbeitsgemeinschaft für Entwicklungshilfe, Cologne, Germany
AIDS	Acquired Immune Deficiency Syndrome (HIV)
AMEA	
ASN	
CEFE	Competency-based Economies through Formation of Enterprise
CFA	Franc CFA, Coopération Financière en Afrique Centrale
COMESA	
CSSC	Christian Social Services Commission, Tanzania
CTAP	Centre Technique d'Apprentissage et de Perfectionnement, Tchad
DA	Demand Analysis
EASUN	East African Support Unit for NGOs
EBT	Enterprise Based Training
ELTD	Entrepreneurial and Livelihood Training Division, Legazpi City, Philippines
GTZ	German Agency for Technical Co-Operation
IGP	Income Generating Project
INADES	African Institute for Economical and Social
KNH	Kindernothilfe, Duisburg, Germany
MTTC	Mechanical Technical Training Centre, Kumbo, Cameroon
NA	Needs Assessment
NGO	Non-government Organisation
NVC	
NVI	Nile Vocational Institute, Jinja, Uganda
SAP	
SBF	Small Business Field (Consultant)
SBSU	Small Business Support Unit
SITE	Strengthening Informal Sector Training & Enterprise
TA	Technical Assistance
VETA	Vocational Education and Training Authority, Tanzania
VTC	Vocational Training Centre
VTI / VTC	Vocational Training Institution

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