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Report of
Training Workshop on
Income Generation for Women in Rural Areas
through Business Development Services (BDS)

(Bali, 9 – 16 December 2009)

I. INTRODUCTION

NAM CSSTC has signed Memorandum of Understanding (MOU) with CIRDAP on 14 March 2005 concerning cooperation on some areas as described in the MOU. The MOU entered into effect since 2005 for another 3 (three) years. The MOU has been extended to be effective until 2010.

The Training Workshop is the sixth project cooperation between NAM CSSTC and CIRDAP. There are another five joint projects have been successfully conducted since 2005, namely: (1) Training on Micro-Enterprise, Micro-Finance and Marketing of Rural Products [August 2005]; (2) International [Asia Pacific] Training Course on Preparation and Analysis of Rural Development Projects [December 2005]; (3) Regional Training Workshop on Enhancing Women's Role in SMEs Development [September 2006]; (4) Training on Renewable Energy: Micro Hydro Power for Rural Development [May 2007]; and (5) Regional Training Workshop on Renewable Energy [March 2008].

The objective of the training workshop is to discuss among SME policy makers and practitioners concerning BDS as a strategic alternative to support local economic development involving women in rural areas. Field studies are also included in the programme activities to enrich the participants' perspectives on BDS. The fields exercised are Women Peasantry Group of 'Sri Rejeki' in Bedugul and Multi-purpose Cooperative of 'Tunas Sari Sedana' in Gianyar. Programme of the Training Workshop is described in Annex 2.

The Training Workshop is more focused on the experiences, context and practical aspects of BDS in different countries. Based on the presentation of country papers presented by participants, there are 10 (ten) common issues within the context of community empowerment, namely: (1) women's role, even down at the grassroots level; (2) government support; (3) NGOs' support as external assistance; (4) microfinance support; (5) capacity building of human resources, production assistance, management, etc; (6) institutional building, from self-help group to self-reliant institution; (7) lack of funding resources; (8) schemes of community development, whether it is community-based or government/donor dependent; (9) strategic intervention to sustain community development; and (10) method of monitoring and evaluation for further enhancement.

II. TRAINING MANAGEMENT

The implementing agency (NAM CSSTC) finalized the Terms of Reference (TOR) upon refined consultation with CIRDAP and Department of Foreign Affairs. The TOR, including invitation, was distributed to the diplomatic channel in each participant country through Department of Foreign Affairs.

The implementing agency received the application from the Department of Foreign Affairs of Indonesia and selected participants based on the condition that the nominees should be officially proposed by their governments. The selected participants are from NAM/CIRDAP member countries. List of participants is attached in Annex 4.

For the Training Workshop implementation, NAM CSSTC cooperated with PeacBromo and BDS Indonesia which then assigned Mrs. Heny Dwi

Susianti as a course manager (Training Coordinator). The Training Coordinator was responsible for overall course management including to monitor the progress of the Training Workshop. The Training Coordinator was in charge of selecting proper lecturers suitable to the course, preparing appropriate textbooks/references and training materials, ensuring the day-to-day implementation, observing performance of each lecturer, and supervising all administrative tasks. The List of Lecturers is attached in [Annex 5](#).

III. TRAINING EVALUATION

3.1. Evaluation Design

This Training Workshop used two levels of evaluation, namely: (1) evaluation of participants' satisfaction (Training Evaluation by Participants); and (2) evaluation of learning process of participants (Evaluation of Participants by NAM CSSTC).

3.2. Evaluation Method

The Training Workshop Evaluation by Participants was divided into two steps. The first was the topic evaluation, which was conducted at the end of every subject, and the second was the overall evaluation, which was conducted at the last day of the course. Both evaluation used the evaluation formats-Questionnaires designed by NAM CSSTC. The formats are described in [Annex 7](#) and [Annex 8](#).

The Evaluation of Participants was also conducted by utilizing pre-test developed by NAM CSSTC to identify participant's expectations before the session started (9 December 2009) and thoroughly evaluated together with participants at the end of the course (16 December 2009). Form of Expectations is described in [Annex 9](#).

3.3. Evaluation Results

A. Training Evaluation by Participants

1) Topic Evaluation

Evaluation Result

TOPIC	Effective ness		Efficiency				SCORE
	Level of Understanding	Level of Application	Usefulness of Documents	Appropriateness of Lecturer	Appropriateness of Time Allocation	Appropriateness of training facility	
1. Indonesian Experiences on Business Development Services (Historical Background and Activity)	3.8	3.8	3.8	4.3	4.0	4.4	4.0
2. Government Policy on Business Development Services	4.2	3.9	4.2	4.4	4.5	4.5	4.3
3. Types and Models of Business Development Services (Indonesian Experiences)	4.3	4.3	4.6	4.9	4.5	4.6	4.5
4. Model #1 of Business Development Services	4.3	4.1	4.6	4.8	4.6	4.7	4.5
5. Model #2 of Business Development Services	4.3	4.4	4.6	4.7	4.5	4.7	4.5
6. Women Empowerment through Self-help Group : Indian Experiences	4.2	4.3	4.1	4.5	4.1	4.5	4.3
7. Business Development Services : Market Development Approach	4.4	4.4	4.6	4.6	4.6	4.7	4.6
8. Business Development Services in Rural Area	4.4	4.2	4.5	4.7	4.6	4.6	4.5
9. Lesson and Challenge of Business Development Services	4.3	4.3	4.5	4.7	4.6	4.7	4.5
10. <i>Field Study #1: Women's Group-based Agricultural Business Activities in Bedugul Region : Women Farmers Group of "Sri Rejeki"</i>	4.2	4.3	4.2	4.1	3.9	4.3	4.2
11. <i>Field Study #2: Multipurpose Cooperative-based Women's Handicraft Activities in Gianyar Region : Cooperative of "Tunas Sari Sedana"</i>	4.3	4.1	4.1	3.9	4.1	4.1	4.1
AVERAGE	4.2	4.2	4.4	4.5	4.4	4.5	4.4

Result Analysis

The highest score is the subject of "Business Development Services : Market Development Approach" which scores 4.6. The lowest score of 4.0 is "Indonesian Experiences on Business Development Services (Historical Background and Activity)".

In general, level of understanding, application and usefulness of documents, appropriateness of lecturers, time allocation and training facilities are ranging from 4.2 to 4.5 of maximum Scale 5.0. It means that the result is 4.4 as it is upper mean score. The Summary of Topic Evaluations is described in Annex 10.

2). Overall Evaluation

Item	Score
1) Training Objective	4.0
2) Curriculum Design	4.4
3) Administration & Management	4.4
4) Overall	4.3

With regard to the training objective, curriculum design and administration & management, the score is ranging from 4.0 to 4.4 of maximum Scale 5.0. The result of overall aspect is 4.3. It means that those three aspects are Good as they are upper mean score. The Summary of Overall Evaluation is described in Annex 11.

B. Evaluating Learning of Participants (Evaluation of Participants by NAM CSSTC)

In addition to the training evaluation by participants which comprised of topic evaluation and overall evaluation, NAM CSSTC also prepared an intended pre-test form by asking participant's expectations.

The form was distributed to all participants to fill out before training sessions started.

The participant's expectations were carefully kept until the end of the training session. NAM CSSTC was prepared to assume that the expectations would be basically in line with the training subjects prepared.

Methodologically this is also part of the learning process for both side - trainers and participants - to achieve optimum results of the Training Workshop. NAM CSSTC opened the written expectations for further discussion at the ending session. The result shows that the training subjects meet the expectations.

Evaluation Result

Participants were asked to fill-out the prepared form to explore their expectations before training session started. On the last day their expectations were disclosed and openly discussed among them to check whether their expectations were met or not met. There are four parts of the questioned expectations, namely: (a) understanding on the business development services (100% met); (b) on the substances (either policy or technical aspects) delivered related to the participant country's context (95% met); (c) on the possible application of knowledge and experiences to participants' country (100% met); and (d) other expectations (88% met). The final result (average of the four parts) is that they satisfied with the Course as their expectations are almost perfectly met (96%) in accordance with the Scale of Assessment on Expectations which is: 0%-30% met is Failed, 31%-60% met is Sufficient, 61%-80% is Good, and 81%-100% is Satisfied. Described List of Expectations and Assessment shown in Annex 13.

C. Participant's Performance (Final Remarks of Participant's Workbooks)

The Committee also provides participants with Workbook. Each participant should fill-out the Workbook everytime the training subject is completely finished. The Committee puts mark on every subject they write. This method is to observe whether participants have got the substance delivered and discussed or not. The rate of scoring is: Poor (2), Fair (4), Good (6), Excellent (8 and 10). Final remark is based on the average scoring by subject. The final remark of participants are: (a) Excellent [2 participants]; (b) Good Plus [7 participants]; and (c) Good [6 participants]. The average final remarks of all participants is Good [remark: 6.2]. The final remark of all participants is described in Annex 12.

The Workbook also covers Action Plans prepared by group of participants selected by committee through which the Committee also assessed the Title, Strength, Weakness, and Scale of Implementability. There is one Action Plan feasible for further consideration that is prepared by Group II. List of Action Plans is described in Annex 14.

IV. CONCLUSION

Training Workshop on 'Income Generation for Women in Rural Areas through Business Development Services (BDS)' was successfully conducted.

Overall evaluation shows that the participants have been satisfied with the training materials shared and the resource persons recruited. Methodologically the sessions have productively encouraged participants to interact each other even with the resource persons.

The lessons learned on BDS have generated follow-up proposals which is unfortunately only one considered feasible to be assisted. However further initiative should be started from the host country to be, which is Vietnam.

Main subject of BDS is proven relevant for developing countries, since it deals with MSMEs development and gender sensitivity through local resources mobilization.

Annex 1

Photos



Opening Ceremony



Group Photo



Presentation of Country Paper



Class Session, Mr. I Wayan Dipta



Class Session, Mr. Feraldi W. Loeis



Class Session, Mr. S.K. Singh



Group Discussion during Class Session



Group Discussion during Class Session



Introduction on Field Study at Women's Group Sri Rejeki by Mr. Widya Wicaksana



Discussion during Field Study at Women's Group of Sri Rejeki



Performance of Women's Group of Sri Rejeki



Certificate Awarding to Women's Group of Sri Rejeki and WKP Foundation
handed by Mr. Subandiyo (NAM CSSTC)



Visit to Strawberry farm managed by Women's Group of Sri Rejeki



Group Photo with Women's Group of Sri Rejeki and
Wahana Kria Putri Foundation



Discussion during Field Study at Cooperative of Tunas Sari Sedana



Certificate Awarding to LIMAS Foundation and Cooperative of Tunas Sari Sedana handed by Mr. M. Ischak (SOCSEA-CIRDAP)



Visit to Cooperative of Tunas Sari Sedana Workshop



Visit to Cooperative of Tunas Sari Sedana Workshop



Visit to Cooperative of Tunas Sari Sedana Workshop



Closing Ceremony : Certificate Awarding to Participant
handed by Mr. Subandiyo (NAM CSSTC)

Annex 2

The Curriculum

**TRAINING WORKSHOP ON
“INCOME GENERATION FOR WOMEN IN RURAL AREAS
THROUGH BUSINESS DEVELOPMENT SERVICES (BDS)”
(Bali, 9 – 16 December 2009)**

TENTATIVE PROGRAMME

Date	Time	Training Subject	Speaker/Facilitator
Day 1 Wed, 9 Dec	09.00 - 09.30	Opening Session	NAM CSSTC, CIRDAP
		Photo Session	
	09.30 - 10.00	- Coffee break - Briefing on the Programme and Logistics - Check Participant's Expectations	NAM CSSTC, CIRDAP
	10.00 - 12.00	Facilitated Discussion on the Country Papers and Identification of Key Issues of the Country Paper	M. Ischak (SOCSEA-CIRDAP)
	12.00 - 13.00	Lunch	
	13.00 - 15.00	Indonesian Experiences on Business Development Services (Historical Background and Activity)	Dr. Noer Soetrisno, TC, CF
	15.00 - 15.45	Coffee break	
Day 2 Thu, 10 Dec	15.45 - 17.15	Government Policy on Business Development Services	I Wayan Dipta, TC, CF
	09.00 - 10.00	Types and Models of Business Development Services (Indonesian Experiences)	Feraldi Wisber Louis, TC, CF
	10.00 - 10.15	Coffee break	
	10.15 - 11.30	Model #1 of Business Development Services	Feraldi Wisber Louis, TC, CF
	11.30 - 12.30	Lunch	Feraldi Wisber Louis, TC, CF
	12.30 - 13.30	Model #2 of Business Development Services	
	13.30 - 15.30	Discussion of Model #1 and #2 of BDS	Feraldi Wisber Louis, TC, CF
	15.30 - 15.45	Coffee Break	
Day 3 Fri, 11 Dec	15.45 - 17.00	Presentation & Discussion : Women Empowerment through Self-help Group : Indian Experiences	Dr. S.K.Singh, TC, CF
	09.00 - 10.30	Business Development Services : Market Development Approach	Widya Wicaksana, TC, CF
	10.30 - 10.45	Coffee break	
	10.45 - 11.45	Business Development Services : Market Development Approach (continued)	Widya Wicaksana, TC, CF
	12.15 - 13.30	Lunch	
	13.30 - 15.00	Business Development Services in Rural Area	Widya Wicaksana, TC, CF
	15.00 - 15.15	Coffee Break	
Day 4	15.15 - 17.15	Lesson and Challenge of Business Development Services	Widya Wicaksana, TC, CF
		Free Programme (Visit Places of Interest)	

Sat, 12 Dec			
Day 5 Sun, 13 Dec		Free Programme (Visit Places of Interest)	
Day 6 Mon, 14 Dec	09.00 - 12.00	<i>Field Study #1</i> Women's Group-based Agricultural Business Activities in Bedugul Region : Women Farmers Group of "Sri Rejeki"	Luh Arneli, TC, FF
	12.00 - 13.00	Lunch	
	13.00 - 17.00	<i>Field Study #2</i> Multipurpose Cooperative-based Women's Handicraft Activities in Gianyar Region : Cooperative of "Tunas Sari Sedana"	I Gusti Ayu Gede Kartini, TC, FF
Day 7 Tue, 15 Dec	09.00 - 10.00	Facilitated Discussion on the key issues of Business Development Services for Women in Rural Areas	Widya Wicaksana, NAM CSSTC, TC, WF
	10.00 - 10.15	Coffee break	
	10.15 - 12.15	Discussion on The Field Findings (Focussed Group Discussion/ Workshop)	Widya Wicaksana, NAM CSSTC, TC, WF
	12.15 - 13.15	Lunch	
	13.15 - 14.45	Discussion on The Field Findings (Focussed Group Discussion/ Workshop)	Widya Wicaksana, NAM CSSTC, TC, WF
	14.45 - 15.00	Coffee break	
	15.00 - 17.00	Presentation of The Paper Work of The Workshop	Widya Wicaksana, NAM CSSTC, TC, WF
Day 8 Wed, 16 Dec	09.00 - 11.00	Facilitated Overall Evaluation	NAM CSSTC, TC
	11.00 - 11.15	Coffee Break	
	11.15 - 12.15	- Certificate Awarding - Closing Session	NAMCSSTC, CIRDAP
	12.15 - 13.15	Lunch	

Annex 3

TOR of Training Workshop

Training Workshop on

**INCOME GENERATION FOR WOMEN IN RURAL AREAS
THROUGH BUSINESS DEVELOPMENT SERVICES (BDS)**

(Bali, Indonesia, 9 – 16 December 2009)

Introduction

At its 1995 Annual Meeting in Budapest, the Committee of Donor Agencies for Small Enterprise Development decided to focus on BDS for small enterprises, with the objective of identifying and documenting best practices in this area. A BDS Working Group was formed, and Preliminary Guidelines were drafted and published in January 1998. Many agencies played an active part in this process, including GTZ, ILO, SDC, and DFID.

Building on this work, a series of international and regional conferences were organised under the auspices of the Donor Committee. Again, many member agencies played leading roles in some or all of these conferences, including the DFID, Ford Foundation, GTZ, IADB, IFC/Mekong Project Development Facility, ILO, USAID and the World Bank, while others contributed financially or supported papers and participants. The regional conferences focused on Africa (Harare, Zimbabwe, September 1998), Latin America and the Caribbean (Rio de Janeiro, Brazil, March 1999), and Asia (Hanoi, Vietnam, April 2000); the international conference accompanied the Rio conference in March 1999. In addition, a Virtual Conference on the Performance Measurement Framework for BDS was held in May - June 1999.

The BDS Working Group prepared a draft document giving guiding principles (entitled Guidelines at that time) using the papers and discussion from these conferences. The draft served as a basis for discussion and a focal point for the emerging consensus on principles for donor intervention in BDS. The draft document was discussed and revised during consultations at the September 1999 meeting of the Donor Committee in Rome; the March 2000 conference in Hanoi; the July-August 2000 BDS Training Programme in Glasgow (led by the Springfield Centre); the September 2000 ILO seminar in Turin, Italy (Emerging Good Practices in Business Development Services: First Annual Seminar); and the October 2000 Donor Committee Annual Meeting in Vienna. The Small Enterprise Education and Promotion (SEEP) Network of North America also provided a substantive input through its BDS Working Group. Indeed, the collaborative process by which this document was prepared was an exciting experience in which much was learned and shared.

Motivating the search for a "new paradigm" for BDS was the shared recognition that traditional interventions have failed to provide quality, affordable BDS to a large proportion of the target population of small enterprises. There was a general feeling that publicly-provided and publicly-funded services have not achieved their objectives: enterprise productivity and competitiveness, job creation, poverty alleviation, and social mobility.

The "BDS market development framework" grew out of the conviction that achieving economic and social goals was possible only by on private-sector actors to provide a diverse array of services. Relying on the private sector to achieve greater outreach demanded better understanding of agreement on the basic goals of BDS interventions – impact, outreach, sustainability, and cost effectiveness.

BDS Indonesia has been developed and dynamically managed since October 2001. There are at least 1,056 BDS providers of the BDS National Network that have been actively interlinked each other. They offer various expertise, experiences and resources which could be further capitalized to create more opportunities and value added for SMEs development. Apart from the progressive growing of BDS National Network, there are more than 900 SME Centres have been developed which are located spread out almost in all districts and cities throughout Indonesia. They produce high quality exported commodities.

The BDS National Network works closely with the Indonesian line ministries, such as State Ministry of Cooperative and SMEs, Department of Industry, Department of Agriculture, Department of Marine and Fisheries, and Agency for Research & Implementation of Technology. The network is also developing in line with the growing challenges faced by SMEs.

The BDS National Network works closely with the line ministries, such as State Ministry of Cooperative and SMEs, Department of Industry, Department of Agriculture, Department of Marine and Fisheries, and Agency for Research & Application of Technology. The network is developing in line with the growing challenges faced by SMEs.

Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) in cooperation with Non Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC) intend to hold a training workshop on Income generation for Women in Rural Areas through Business Development Services (BDS).

Objective

The objective of the training workshop is to discuss among SME policy makers and practitioners concerning BDS as a strategic alternative to support local economic development involving women in rural areas. Best practices would be exercised during the sharing session.

Methodology

The training workshop topics are based on the basic references prepared by competent and skilled experts/resource persons and the specially designed workshop materials. It is a case-based sharing method.

An interactive facilitating session will be applied, where there will be exchange of role and encourage two way traffic communication between experts/resource persons and participants and among participants themselves.

Subjects to be Shared

There are 4 clusters of subjects to be shared during the Training Workshop, i.e:

1. Role and function of BDS in empowering women in rural areas

- a. Definition and Practices
- b. Policy Model on Women's Enterprises Development
- c. Best Practice of Women Empowerment in Bali

2. Technical aspects of BDS

- a. Group formation
- b. Field Assistance
- c. Business Group Establishment
- d. Business Group Development
- e. Group Financial Management

3. Field Visit

Field visit to be made in Bali where field practices have been successfully managed by local entrepreneurs.

4. Group Discussion to Formulate Action Plan

The participants are expected to formulate future cooperation as concrete output of the Training Workshop.

5. Participant

The Committee will invite all CIRDAP/NAM member countries, namely: Afghanistan, Bangladesh, India, Indonesia, Iran, Lao PDR, Malaysia, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Thailand, and Vietnam.

6. Implementing Institutions

Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) is a regional, intergovernmental and autonomous organization. It was established on 6 July 1979 at the initiative of the Countries of the Asia Pacific region and the Food and Agriculture Organization (FAO) of the United Nations with support from several other UN bodies and donors, during the 14th Regional Conference of FAO. CIRDAP is an institution for promoting integrated rural development in the region. There are 14 member countries of CIRDAP.

Non Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC) was established in 1995 on the initiative of the Government of Indonesia and the Government of Brunei Darussalam during the 11th Summit of NAM in Cartagena, Colombia, as one of the vital and effective means for promoting and accelerating development in the developing countries. Its objective is to enhance capacity building and the collective self-reliance of NAM member countries in attaining sustained people-centered economic and social development, and to enable developing countries to become equal partners in international relations. There are 118 member countries of NAM.

Annex 4

List of Participants

Training Workshop on
**INCOME GENERATION FOR WOMEN IN RURAL AREAS
THROUGH BUSINESS DEVELOPMENT SERVICES (BDS)**
(Bali, Indonesia, 9 – 16 December 2009)

LIST OF PARTICIPANTS

- 1 **Bangladesh**
Mrs. Zahida Khanam
Deputy Secretary, Rural Development & Co-operatives Division
Ministry of Local Government, Rural Development & Co-operatives
- 2 **Indonesia**
Ms. Dyah Retno Andrini
Staff
Department of Foreign Affairs of the Republic of Indonesia
- 3 **Indonesia**
Ms. Nana Mintarti Moekaral
Director
IMZ - Dompot Dhuafa
- 4 **Indonesia**
Mr. Askuri
Chairman
Yayasan Akar Rumput
- 5 **Lao PDR**
Ms. Onesy Sengmuang
Deputy Director General of Development Department
Lao Women's Union
- 6 **Lao PDR**
Ms. Kaysamy Latvilayvong
Chief of Development Division
Department of Development, Lao Women's Union
- 7 **Myanmar**
Miss Sandar Win
Staff Officer, Social Sector, Planning Department
Ministry of National Planning and Economic Development
- 8 **Nepal**
Ms. Meena Poudel
Women Development Officer
Women Development Office, Nawalparasi, Nepal
Ministry of Women, Children and Social Welfare

- 9 **Pakistan**
 Ms. Tanya Hafeez
 Assistant Manager, Legal Services Cell, BDS Division
 Small and Medium Enterprises Development Authority (SMEDA)
- 10 **Philippines**
 Ms. Melissa Borromeo Bulaong
 Local Area Coordinator
 Gender Responsive Economic Actions for the Transformation (GREAT) of Women Project
- 11 **Philippines**
 Ms. Gerryza Romero Montero
 Supervising Agrarian Reform Program Officer (SuARPO)
 Department of Agrarian Reform - Bureau of Agrarian Reform Beneficiaries Development (DAR-BARBD)
- 12 **Sri Lanka**
 Mrs. Ponnampereuma Arachchige Chitralatha
 Development Assistant (Women's Bureau of Sri Lanka)
 Ministry of Child Development & Women's Empowerment
- 13 **Sri Lanka**
 Miss Bethmage Priyanga Prasadini
 Development Assistant
 Ministry of Rural Industries & Self-Employment Promotion
- 14 **Vietnam**
 Ms. Nguyen Thi Hong Lam
 Officer
 Agency for Enterprise Development
 Ministry of Planning and Investment
- 15 **Vietnam**
 Ms. Pham Thu Thuy
 Officer
 Agency for Enterprise Development
 Ministry of Planning and Investment

Annex 5

List of Lectures

Training Workshop on
INCOME GENERATION FOR WOMEN IN RURAL AREAS
THROUGH BUSINESS DEVELOPMENT SERVICES (BDS)
(Bali, Indonesia, 9 – 16 December 2009)

LIST OF LECTURES

- 1 Dr. Noer Soetrino**
Chairman
Mubyarto Institute
Address : Office : Gedung MM UGM, Jalan Gondangdia, RP Sarosa,
Jakarta, Indonesia
- 2 I Wayan Dipta**
Deputy Minister of R&D
Ministry of Cooperatives and SMEs of the Republic of Indonesia
- 3 Mr. Feraldi Wisber Locis**
Senior Consultant
BALIbiz
Address : Office : Jalan Tukad Unda II/3, Renon, Denpasar 80226,
Bali, Indonesia
- 4 Mr. Widya Wicaksana**
Consultant/Trainer for SME Development
Mitra Pengembangan Bisnis - MPB
Address : Office : www.mpbbali.com
- 5 Ms. Luh Arneli**
Chairwoman
Koperasi Wanita Tani Sri Rejeki
Address : Office : Pancasi, Bedugul, Bali
- 6 Ms. Yohana Ratih Chrismaineny**
Chair
Yayasan Wahana Kria Putri
Address : Office : Jl. Tukad Saba10, Panjer, Denpasar, Bali
- 7 Ms. I Gusti Ayu Gede Kartini**
Chairwoman
Koperasi Tunas Sari Sedana
Address : Office : Bone, Blahbatu, Gianyar, Bali
- 8 Mr. Made Nurbawa**
Chair
LIMAS - Lembaga Informasi dan Advokasi Sosial
(Institute for Information and Social Advocacy)
Address : Office : Jl. Cok Agung Tresna No. 49 Lt. II Denpasar, Bali

Annex 6

List of Training Modules

Training Workshop on
"Income Generation for Women in Rural Areas
through Business Development Services (BDS)"
9 – 16 December 2009

LIST OF TRAINING MODULES

No.	Subject
1.	Indonesian Experiences on Business Development Services
2.	Government Role on Business Development Services
3.	Types and Models of Business Development Services
4.	Model #1 of Business Development Services
5.	Model #2 of Business Development Services
6.	Business Development Services : Market Development Approach
7.	Business Development Services in Rural Area
8.	Lessons and Challenges of Business Development Services
9.	Sharing Knowledge : Women's Group - based Agricultural Business Activities in Bedugul Region
10.	Sharing Knowledge : Multipurpose Cooperative-based Women's Handicraft Activities in Gianyar Region

Annex 7

Form of Topic Evaluation

TOPIC EVALUATION

Training Workshop on
"Income Generation for Women in Rural Areas
through Business Development Services (BDS)"
9 – 16 December 2009

Name of Topic :
Name of Lecturer :
Date :

Time :

Instruction:

Use the following score to indicate the extent to which you agree or disagree with each of the statements below.

Score Code:

Strongly disagree = 1
Disagree = 2
Neutral = 3
Agree = 4
Strongly agree = 5

If you have any comment, please write down on the space at the end of each item.

BLOCK A: RELEVANCE

A1. I was able to understand the content of this subject or able to practice/operate the technique as suggested. (Level of Understanding)

1	2	3	4	5
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Comment:

.....

.....

A2. Knowledge/skills gained from this subject could be applied to the working responsibility. (Level of Application)

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

BLOCK B: EFFICIENCY

B1. Documents provided (Module, Workbook, Worksheet, and Paper) are appropriate and useful.

1	2	3	4	5
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Comment:

.....

.....

B2. The lecturer is professional (Method of instruction & presentation, Communication skills: clear explanation, clear answers to questions)

1	2	3	4	5
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Comment:

.....

.....

B3. The time given was appropriate.

1	2	3	4	5
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Comment:

.....

.....

B4. Considering the content of this subject, the training facility (computer, LCD, overhead projector, laser pointer, screen) was appropriate.

1	2	3	4	5
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Comment:

.....

.....

Annex 8

Form of Everall Evaluation

OVERALL EVALUATION

Training Workshop on
"Income Generation for Women in Rural Areas
through Business Development Services (BDS)"
9 – 16 December 2009

Your participation in the Training Workshop on "Income Generation for Women in Rural Areas through BDS" is very important to be fairly assessed, and your feedbacks are an integral part of our quality control for future better planning. Please take a moment to provide us with your observations. Thank you.

Instruction:

Use the following score to indicate the extent to which you agree or disagree with each of the statements below.

Score Code:

Strongly disagree	= 1
Disagree	= 2
Neutral	= 3
Agree	= 4
Strongly agree	= 5

If you have any comment, please write down on the space at the end of each item.

Training Objectives

Awareness of the objectives before training	1	2	3	4	5
Indicating that the objectives were met	1	2	3	4	5
Indicating that your expectations were met	1	2	3	4	5

Comments about the Objectives:

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Curriculum Design

Coverage of the subjects	1	2	3	4	5
Duration of training	1	2	3	4	5
Time allocation for class lecture	1	2	3	4	5
Space for class discussion	1	2	3	4	5
Facilitating methodology in class	1	2	3	4	5
Time allocation for field study	1	2	3	4	5
Space for field discussion	1	2	3	4	5

Facilitating methodology at field	1	2	3	4	5
Systematics of the programme	1	2	3	4	5

Comments about the Curriculum Design:

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Administration and Management

Pre-course information (on General Information, etc)	1	2	3	4	5
Arrangements for class session	1	2	3	4	5

Arrangements for field session	1	2	3	4	5
Accommodation and food in Bali	1	2	3	4	5
Travel/flight arrangement (International, if any)	1	2	3	4	5
Travel/flight arrangement (Domestic)	1	2	3	4	5
Local Bali Transport arrangement	1	2	3	4	5
Communication among participants/facilitators	1	2	3	4	5

Comments about the Administration and Management:

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Other Comments/suggestions to improve our future planning:

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Annex 9

Form of Expectations

TRAINING WORKSHOP ON
INCOME GENERATION FOR WOMEN IN RURAL AREAS
THROUGH BUSINESS DEVELOPMENT SERVICES

Date: 9 – 16 December 2009

Venue: Bali, Indonesia

EXPECTATIONS

Name:

Country:

What are your expectations to be gained from this Training Workshop?

1. Understanding on the Business Development Services:

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2. Substances (either policy or technical aspects) delivered related to your country's context:

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3. Possible application/transfer of knowledge and experience to your country:

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4. Other expectations:

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Annex 10

Summary of Topic Evaluation

Training Workshop on
 "Income Generation for Women in Rural Areas
 through Business Development Services (BDS)"
 9 – 16 December 2009

SUMMARY OF TOPIC EVALUATION

Topic	a1	a2	b1	b2	b3	b4	Score	
1	3.8	3.8	3.8	4.3	4.0	4.4	4.0	Noer Soetrisno
2	4.2	3.9	4.2	4.4	4.5	4.5	4.3	I Wayan Dipta
3	4.3	4.3	4.6	4.9	4.5	4.6	4.5	Feraldi W. Loeis
4	4.3	4.1	4.6	4.8	4.6	4.7	4.5	Feraldi W. Loeis
5	4.3	4.4	4.6	4.7	4.5	4.7	4.5	Feraldi W. Loeis
6	4.4	4.4	4.6	4.6	4.6	4.733	4.6	Widya Wicaksana
7	4.4	4.2	4.5	4.7	4.6	4.6	4.5	Widya Wicaksana
8	4.3	4.3	4.5	4.7	4.6	4.7	4.5	Widya Wicaksana
9	4.2	4.3	4.2	4.1	3.9	4.3	4.2	Field Study #1
10	4.3	4.1	4.1	3.9	4.1	4.1	4.1	Field Study #2
11	4.2	4.3	4.1	4.5	4.1	4.5	4.3	S.K. Singh
Ave	4.2	4.2	4.4	4.5	4.4	4.5	4.4	

Annex 11

Summary of Overall Evaluation

Training Workshop on
 "Income Generation for Women in Rural Areas
 through Business Development Services (BDS)"
 9 – 16 December 2009

SUMMARY OF OVERALL EVALUATION

Prtcppt	a1	a2	a3	b1	b2	b3	b4	b5	b6	b7	b8	b9	c1	c2	c3	c4	c5	c6	c7	c8					
1	5	5	4	5	5	5	5	4	5	5	4	5	5	5	5	5	5	3	5	5					
2	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4	5	5	5	4					
3	4	4	4	4	3	4	4	4	4	4	3	4	3	4	4	4	3	4	4	4					
4	4	4	5	4	4	4	4	4	5	4	5	5	4	5	5	5	5	5	5	5					
5	4	5	5	5	5	5	5	5	5	4	4	5	3	5	5	4	4	5	5	5					
6	5	5	5	5	4	4	5	5	3	5	5	5	5	5	5	5	5	5	5	5					
7	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
8	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	2	3	5	3					
9	4	5	5	4	5	5	5	5	5	5	5	5	5	5	5	5	3	5	5	5					
10	3	3	4	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4					
11	3	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
12	3	4	4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4					
13	3	3	3	4	4	3	4	4	3	3	3	4	4	4	4	5	4	4	5	4					
14	4	4	3	4	4	4	4	4	4	3	3	4	3	4	4	4	3	4	3	4					
15	3	3	3	2	4	4	4	5	4	4	4	3	2	4	4	4	3	4	4	5					
Total	58	62	62	64	65	65	67	67	65	65	63	67	59	68	68	68	61	66	70	67					
Skor	3.9	4.1	4.1	4.3	4.3	4.3	4.5	4.5	4.3	4.3	4.2	4.5	3.9	4.5	4.5	4.5	4.1	4.4	4.7	4.5					
4.0		4.4												4.4				Total					86.5		
																	Score					4.3			

Annex 12

Final Remark of Participants

Training Workshop on
 "Income Generation for Women in Rural Areas
 through Business Development Services (BDS)"
 9 – 16 December 2009

FINAL REMARK OF PARTICIPANTS

NO	NAME	1	2	3	4	5	6	AVERAGE
1	Gerryza Romero Montero	8	8	8	10	10	6	8.33
2	Dyah Retno Andrini	4	4	6	6	6	6	5.33
3	Pham Thu Tuy	6	6	4	4	4	6	5.00
4	Nguyen Thi Hong Lam	6	6	6	6	6	6	6.00
5	Daw Sandar Win	4	4	6	4	6	6	5.00
6	Melissa Borromeo Bulaong	0	8	8	10	10	6	8.40
7	Bethmage Priyanga Prasadini	6	6	8	6	8	6	6.67
8	Onesy Sengmuang	4	4	6	6	6	6	5.33
9	Ponnamperuma Arachchige Chitralatha	4	6	8	6	8	6	6.33
10	Nana Mintarti Moekaral	6	6	6	6	8	6	6.33
11	Tanya Hafeez	0	0	8	6	8	6	7.00
12	Zahida Khanam	6	8	8	6	6	6	6.67
13	Meena Poudel	0	0	6	6	6	6	6.00
14	Kaysamy Latvilayvong	6	4	6	6	6	6	5.67
15	Asykuri	6	6	6	6	2	6	5.33
	AVERAGE							6.23

Annex 13

List of Expectations and Assessment

LIST OF EXPECTATIONS

Income Generation for Women in Rural Areas

through Business Development Services

6 - 9 December August 2009

No	Expectations	Not Met			Met		
		Ab	Fa	AI	AI	Fa	Ab
I	Understanding on the Business Development Seviles						
1	Concepts, Objectives and application for the rural areas and rural SMEs in developing country					1	
2	How to achieve the objective of BDS, Empowerment of rural woman and change their life style because it is a new area to income generation of women					1	
3	Basic knowledge on BDS and women's role in income generation in rural areas in Indonesia and other country						1
4	I want to know much everything about BDS, history, policy, methodology, best practices.					1	
5	Want to know about the BDS (the context and how to develop)					1	
6	How to start up BDS					1	
7	How to applicated in the local communities context				1		
8	What the aspects covering of BDS development						1
9	Best practices BDS from other countries				1		
10	Women's group experiences						1
11	How to make income generation for woman in rural area through BDS						1
12	To share experiences on BDS with other countries				1		
13	How to make income generation for woman in rural area through BDS						1
14	Establishment of women production's group						1
15	Wheter BDS plays the vital role to the development of sustainable micro enterprises. BDS is non financial services that can help improve the strategy of the successful implementation of microfinance operations which is to generate the income level of rural women					1	
16	Concept, principles and components of BDS						1
17	Strategies in providing BDS					1	
18	How BDS can help develop/ enhance MSMEs and contribute to women empowerment/ gender eguity					1	
19	BDS related to microfinance development, skill development, implementation plan for economical, political and social.				1		
20	To learn new best practices to be implemented in our area also					1	
21	How can I participan in this programme actively and to share skill knowledge attitude to transfer Nepalese women					1	
22	To learn about BDS						1
	SUB TOTAL	0	0	0	4	10	8
		0			22		
	PERCENTAGE	0%	0%	0%	18%	45%	36%
		0%			100%		

II	Substances (either policy or technical aspects) delivered related to your country's context						
1	Support government better linkage better SMEs					1	
2	Tranparancy in making and implementing the plan for BDSs				1		
3	The feasibility of applying widely some forms of BDS in Vietnam						1
4	Policy on human resource and training for worker in rural area to become more skilled worker			1			
5	Support for better linkage beetween SMEs				1		
6	Policy or technical aspects, I would to know what type of policy and technique has to adopt to immediate poverty reduction through BDS					1	
7	Policy supporting BDS and income generation in different countries					1	
8	I believe that there are many best practices from many countries : policy making and methodology				1		
9	To get a lesson learned from the other country						1
10	To get a lesson and benchmark of the other country policy of BDS					1	
11	Strategic alternative to support local economic development involving women in rural areas					1	
12	Strategic alternative to support local economic development involving women in rural areas					1	
13	Market driven rural enterprise development						1
14	Cost of BDS to clients				1		
15	Qualifications of BDS Consultant						1
16	Relationship of value chain development process with BDS						1
17	The government to take decision making for policy and strategy					1	
18	In my government to take action for this policy					1	
19	To know about new and effective and/ or technical assistance which we can duplicate also					1	
20	Policy or technical aspect of BDS					1	
21	Any kind of knowledge gained will be appllied to the business and sector development services						1
	SUB TOTAL	0	0	1	4	10	6
		1			20		
	PERCENTAGE	0%	0%	5%	19%	48%	29%
		5%			95%		
III	Possible application/ transfer or knowledge and experience to your country						
1	The new development or the post crisis reveals the need of BDS services to the members. Cooperative (MFI) prefer to have their own field workers for securing business of the client and securing loan to the member					1	
2	Incubator Application from the center government to local activities				1		
3	Financial Supports/ Loan incentive prosedure for SMEs					1	
4	Cluster development services for SMEs						1
5	The decentralization of BDS in the whole country					1	
6	BDS is a new area, so knowledge and experience need to gather for my country as well as my self						1

7	Business development on similar rural environment on under similar political condition				1		
8	Implemented program						1
9	To get an idea how to develop BDS						1
10	To get an inspiration to overcome the obstacles of developing BDS in the community						1
11	Best method of implementing on BDS					1	
12	Method of implementing BDS					1	
13	Develop programs on MSME development with BDS component						1
14	Enhance microfinance/ credit delivers through provision of BDS						1
15	Women's entrepreneurs development						1
16	Mechanism for women's development loan scheme (credit facilities)				1		
17	Skills development					1	
18	Loan facilities						1
19	Technology development				1		
20	Best practice on financial assistance to women microentrepreneurs				1		
21	With all the knowledge experience gained from this training I hope to further strengthen the business and sector development services division of my organization						1
	SUB TOTAL	0	0	0	5	6	10
		0			21		
	PERCENTAGE	0%	0%	0%	24%	29%	48%
		0%			100%		
IV	Other expectations						
1	The new law on MSME has adopted the formal definition of BDS an institution for BDS . Government should clearly declare the policy orientation on Micro and grassroot's economy that should be distinctive from SME development. Government should give greater focus to promote Small and Medium size of Enterprise					1	
2	Understand the general information about Indonesian Enterprise development. The policy applying for SMEs in Indonesian and other countries who have participants joining the workshop.				1		
3	Discover the people and interest of Bali Indonesia						1
4	I want to gather practical knowledge how to taking part in income generation of rural women through BDS, and what is practically they achieve						1
5	Building networking among participant and if possible with participants from previous and future training participants						1
6	Networking						1
7	Share idea and experience						1
8	Making a networking and linkage with other organization across the countries						1
9	To make an action plan in the regional level how to develop BDS to support poverty alleviation program						1
10	How to make linkage with the multistakeholder			1			
11	Training on small and medium enterprise and marketing	1					
12	The idea of BDS scheme with sample models and real practices of women empowerment in Indonesia						1

13	How women's groups/ cooperatives can avail of BDS from government, NGO, private sector						1
14	Sharing on successful BDS initiatives for women and other sectors in rural areas						1
15	To get a improve my business development services through microfinance, skill development knowledge and mechanism and methodology to develop women in rural area					1	
16	Develop networking among participants						1
17	I want to learn many things in this training programme to develop Nepalese women to encourage BDS					1	
	SUB TOTAL	1	0	1	1	3	11
		2			15		
	PERCENTAGE	6%	0%	6%	6%	18%	65%
		12%			88%		
	TOTAL	3			78		
	PERCENTAGE	4%			96%		
	RESULT	SATISFIED					

Annex 13

List of Action Plan by Group

Training Workshop on
 “Income Generation for Women in Rural Areas
 through Business Development Services (BDS)”
 9 – 16 December 2009

LIST OF ACTION PLAN BY GROUP

Group	Members	Title of Action Plan
Group I	1) Dyah Retno Andrini (Indonesia) 2) Gerryza R Montero (Philippines) 3) Pham Thu Thuy (Vietnam)	Training Workshop on Product Development and Marketing for Agricultural Based MSMEs
Group II	1) Nana Mintarti (Indonesia) 2) B Priyanga Prasadini (Sri Lanka) 3) Meena Poudel (Nepal) 4) Nguyen Thi Hong Lam (Vietnam)	Training on Agribusiness Enterprise for Low-income women in Rural Areas
Group III	1) Askuri (Indonesia) 2) Tanya Hafeez (Pakistan) 3) P Arachchige Chitralatha (Sri Lanka) 4) Kaysamy Latvilayvong (Lao PDR)	(1) Country Workshop with Local Gov't, NGOs, (2) Media Publishing for Sharing Experience & Idea, (3) Workshop on Sharing Implemented Experience
Group IV	1) Melissa B Bulaong (Philippines) 2) Zahida Khanam (Bangladesh) 3) Sandar Win (Myanmar) 4) Onesy Sengmuang (Lao PDR)	Development of a Conceptual Framework for a Business Model for Rural Women Cooperatives on Handicrafts