



## Course Outline

### Online International Training Course via Zoom Meeting

**1. Course Title:**

Food Security – Postharvest, Processing and Product Development of Selected Agro-Industrial Products

**2. Duration:**

10 days (November 23 – December 2, 2020)

**3. Background and Rational:**

**TICA: Thailand International Cooperation Agency**

TICA is a national focal point for Thailand's international development cooperation. TICA was established in 2004 to realize Thailand's aspiration to be a contributor of development cooperation. Believing that global challenges are best addressed by international cooperation and global partnership, today we continue to strengthen our contribution to achieve global development agenda through various capacity-building and human resources development programmes. In response to the recent changes in the global landscape of development cooperation, especially through the concept of South-South and Triangular Cooperation, TICA continues to realign our focuses in order to deliver Thailand's commitment to be a relevant partner in global agendas including the 2030 Agenda for Sustainable Development.

**The department of Product Development, the Faculty of Agro-Industry, Kasetsart University**

The department of Product Development was established in the Faculty of Agro-Industry, Kasetsart University in 1980, in line with the government's policy of upgrading agro-industries. Faculty staffs have expertise in various areas and have been conducting several international training since 1993. The department

has been collaborated with TICA to conduct international training since 2009. The course on **“Food Security – Postharvest, Processing and Quality Assurance of Selected Agro-Industrial Products”** have been conducted since 2011 to 2019 at the department of Product Development. More than a hundred of delicate from more than 20 countries were trained in this course. The knowledge from this course has been transferred to people to secure their country food security. In addition, network and linkage have been established among those participants during the past training courses.

The training course on **“Food Security – Postharvest, Processing and Product Development of Selected Agro-Industrial Products”** is an essential tool to enhance food security for people in developing countries. For the past 3 years, this training course was very interesting by many countries. We received more 50 applicants every year and the course can train only 20 participants. Therefore, the department of Product Development would like to continue the conduct the international training course on **“Food Security – Postharvest, Processing and Product Development of Selected Agro-Industrial Products”** for another 3 years from 2020 to 2022.

**Food security** exists when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for their active and healthy lives (World Food Summit, 1996). The multi-dimensional nature of food security includes food availability, access, utilization and stability.

**Food utilization:** Utilization of food emerges through adequate diet, clean water, sanitation and health care to reach a state of nutritional well-being where all physiological needs are met. This brings out the importance of non-food inputs to food security.

**Food stability:** In order for food to be secured, population, households or individuals must have access to adequate food at all times. They should not take risks with loosing access to food as a consequence of sudden shocks, an economic or climatic crisis, or cyclical events, seasonal food insecurity. The concept of stability can therefore refer to both availability and access dimensions of food security. Unfortunately, quite numbers of population in developing countries are facing the stage of food insecurity. In order to achieve success, strategies to eliminate food insecurity have to tackle these underlying causes by combining the efforts of those who work in diverse sectors such as agriculture, nutrition, health, education, social welfare, economics, public works and the environment. At the national level, this means that different ministries or departments need to combine their complementary skills and efforts in order to design and implement

integrated cross-sectored initiatives which must interact and be coordinated at the policy level. At the international level, a range of specialized agencies and development organizations must work together as partners in a common effort.

Farmers and food sellers have been concerned about losses since agriculture has begun. Yet the problem of how much food is lost after harvesting to processing, spoilage, insects and rodents, or to other factors takes on greater importance as world food demand grows. Cutting postharvest losses could, presumably, add up a sizable quantity to the global food supplies; thus reducing the need to intensify production in the future. Postharvest technology plays an important role in maintaining quality (appearance, texture, flavor and nutritive value), protecting food safety, and reduce losses (both physical and in market value) between harvest and consumption. Simple, low cost postharvest technologies can often be more appropriate for small volumes, limited resource commercial operations, farmers involved in direct marketing, as well as suppliers to exporters in developing countries.

Food preservation is the process of treating and handling food to stop or slow down spoilage such as loss of quality, edibility or nutritional value. Preservation usually involves preventing the growth of bacteria, yeasts, fungi, and other micro-organisms. Food preservation also includes processes which inhibit natural discoloration that can occur during food preparation, such as the enzymatic browning reaction in apples after they are cut. Many processes designed to preserve food involve a number of food preservation methods. Maintaining or creating nutritional value, texture and flavor is an important aspect of food preservation, although, historically, some methods drastically altered the character of the food being preserved. In many cases these changes have now come to be seen as desirable qualities such as cheese, yogurt and pickled onions.

Postharvest and food preservation are simple and low cost technologies which appropriate to developing countries to secure food availability, access, use and stability; hence, to enhance food security. Unfortunately, many government officials who dealing with postharvest and/or food preservation in most countries have limited knowledge. In consequence, opportunities for transfer technologies to farmers and processors are limited. Waste of agricultural produces, limited of food supplies and suffering from malnutrition are the result. It is very important therefore; those government officials are educated to upgrade their capability for transferring technology to people in their country.

This course will review and update the principle of postharvest, food preservation food safety, processing and developing of nutritious food products

from agricultural raw materials. It will discuss approaches to implement appropriate technologies to certain commodity. Particular emphases will be placed on practical and visiting several successful Royal initiated projects as well as small scale agro-industries. Finally, it will review and evaluate the hierarchy of techniques used for postharvest, preservation and developing products to enhance food security.

#### **4. Objectives:**

The program is designed to:

- provide basic scientific knowledge of the principles and concepts of postharvest, food preservation processing, packaging, product development and quality assurance
- enhance knowledge and understanding of how to select appropriate technology to maintain food security
- upgrade human capacities in transferring technology to needed party
- promote collaboration, communication and foster a professional network among participants

#### **5. Course Contents:**

The program consists of series of lecture online, practical session in vdo clip and project discussion.

##### **5.1 Lecture Outline;**

- Review of food security – availability, accessibility, utilization and stability
- Knowledge for production and preservation of nutritious foods from agricultural raw materials to promote food security for needed population
- Introduction to logistic for agricultural produces and food products
- Packaging of raw materials and food products
- Review quality measurement of raw materials and food products including chemical, physical, microbiological and consumer preference

##### **5.2 Practical Outline;**

- Practicing and demonstration of how to measure specific qualities of raw materials and food products

- Case studies of how to implement food processing techniques in preservation of vegetable and fruit
- Practicing in utilization of selected agricultural raw materials such as tropical fruits, soybean, peanut, rice, corn and cassava

#### **6. Participants Criteria:**

Applicants must fulfill the following requirement:

- Be nominated by their respective government;
- Education: equivalent to a bachelor degree of university/technical college, preferably possess B.Sc. level degree on food science, food engineering, agro-industry, agricultural science, home-economic, biotechnology, agricultural processing, agricultural product development, or have at least 5 years of related work experience;
- Language: proficiency in English (speaking, reading and writing)

#### **7. Attendance and Evaluation**

Participants who completed the online training will receive E-certificate base on:

- Real time Online Class (not less than 80%)
- Online class participation and discussion
- Online presentation and report
- Online evaluation (the most correct and outstanding answer)

#### **8. Venue:**

This ten-day online course will be conducted during November 23 – December 2, 2020 via Zoom Cloud Meetings from the Department of Product Development, Faculty of Agro-Industry, Kasetsart University, Bangkok Campus, Thailand.

#### **9. Expected Results:**

Upon the completion of the training course the participants are expected to the following;

- Participant should understand basic scientific knowledge of the principles and concepts of postharvest, food preservation processing, packaging, and quality measurement and quality control
- Participants should be able to select appropriate technology and transfer to needed party in their country
- Participants should be able to collaborate and network among their group

**10. Institution:****▪ Executing/Implement Agency;**

Department of Product Development, Faculty of Agro-Industry,  
Kasetsart University  
Kasetsart University, Bangkhen Campus  
50 Ngamwongwan Rd. Jatujak  
Bangkok 10900, THAILAND

**▪ Course Coordinator;**

Assistant Professor Dr. Walairaut Chantarapanont  
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**11. Expenditure/Funding:**

Thailand International Cooperation Agency (TICA)  
Government Complex, Building B (South Zone), 8th Floor,  
Chaengwattana Rd. Laksi District, Bangkok 10210 THAILAND  
Website: <https://tica-thaigov.mfa.go.th/en/index>  
Email: [aitc@mfa.mail.go.th](mailto:aitc@mfa.mail.go.th)

**Online International Training Course**  
**"Food Security – Postharvest, Processing and Quality Assurance of**  
**Selected Agro-Industrial Products"**  
**Nov 23 – Dec 2, 2020**  
**Via Zoom Online Meeting Platform**  
**Department of Product Development, Faculty of Agro-Industry**  
**Kasetsart University, Bangkok, Thailand**

Day/Date (Thailand time)	Topic	Hour
<i>Monday / Nov 23, 2020</i>		
09.00-10.00	Orientation	Lecture = 1
10.00-12.00	Introduction to Food Security	Lecture = 2
<i>Tuesday / Nov 24, 2020</i>		
09.00-10.30	Introduction to Logistic for Agricultural Produces and Food Products	Lecture = 1.5
10.30-12.00	Packaging Technology	Lecture = 1.5
<i>Wednesday / Nov 25, 2020</i>		
09.00-12.00	Introduction to Food Preservation	Lecture = 3
<i>Thursday / Nov 26, 2020</i>		
09.00-12.00	Laboratory: Introduction to Food Preservation	Lab = 3
<i>Friday / Nov 27, 2020</i>		
09.00-12.00	Quality Measurements-Physico-Chemical	Lecture = 3
<i>Saturday / Nov 28, 2020</i>		
09.00-12.00	Production Safe Foods	Lecture = 3
<i>Sunday / Nov 29, 2020</i>		
09.00-11.00	Quality Measurements-Sensory/Consumer Testing	Lecture = 2
11.00-12.00	Laboratory: Quality Measurements-Sensory/Consumer Testing	Lab = 1
<i>Monday / Nov 30, 2020</i>		
09.00-11.00	Legumes Product Development	Lecture = 2
11.00-12.00	Laboratory: Peanut/ Soybean Processing	Lab = 1
<i>Tuesday / Oct 1, 2020</i>		
09.00-11.00	Rice/Cassava Product Development	Lecture = 2
11.00-12.00	practical: Utilization Rice/Cassava Flour in Bakery Products	Lab = 1
<i>Wednesday / Oct 2, 2020</i>		
09.00-11.00	Presentation	Lecture = 2
10.00-12.00	Conclusion	Lecture = 1



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INSTITUTE**

Supported by  
Thailand International Cooperation Agency (TICA)

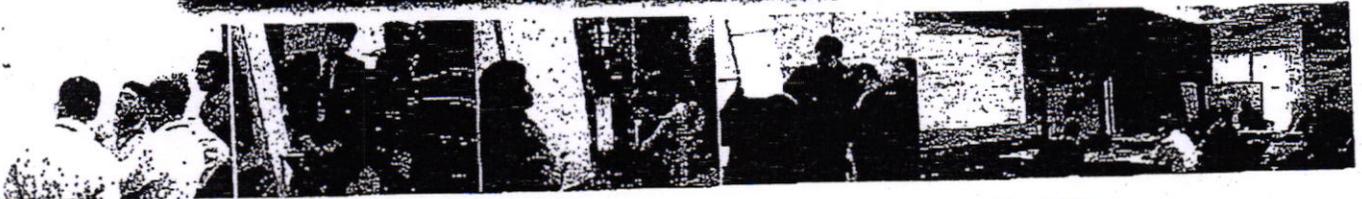
Organized by  
Mekong Institute (MI)

## Curriculum Design Statement (CDS)

### International Training Course (AIRC) on Sufficiency Economy in Microfinance for SMEs Development

November 2 – 13, 2020 (Online)

Mekong Institute (MI), Khon Kaen, Thailand

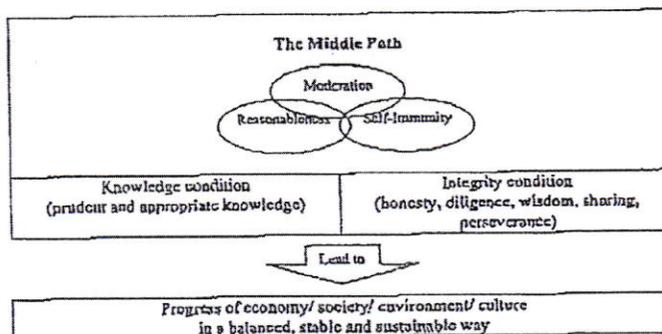


International Training Course (AIRC) on  
Sufficiency Economy in Microfinance for SMEs Development

Background

The Sufficiency Economy Philosophy (SEP) was introduced in 1974 by His Majesty the late King Bhumibol Adulyadej. The SEP is a framework that His Majesty of Thailand guides people to live and execute in a suitable means to build a secured foundation. The philosophy consists of three attributes and two conditions that need to be implemented collectively at any time amidst the changing world in order to meet the requirements for sufficiency economy and to save and survive from crises. These interconnected and interdependent pillars, so-called "three rings – Moderation, Reasonableness and Self-Immunity" and the two conditions on knowledge and integrity which will lead to progress of economy / society / environment / culture in a balanced, stable and sustainable way.

The Model of the Philosophy of Sufficiency Economy



Source: NESDB (2007)

The concept of SEP aligns with many goals and targets across the 2030 Agenda for Sustainable Development Goals - SDGs including poverty eradication, food security, sustainable economic growth, sustainable industrialization and sustainable consumption and production, sustainable community development, income generation for poor, microcredit and microfinance for Small and Medium-sized Enterprises (SMEs)<sup>1</sup>.

In most of the countries, SMEs are the backbone of the country's economic growth accounting for over 97 percent of the enterprises, with 20 percent to 50 percent of the GDP share. However, SMEs' growth is often aggravated by factors such as limited access to business information, lack of finance and human capital, low capacity in production and inadequate knowledge in cross-border trade and investment. Among all these factors, SMEs are mostly trapped by the limits to access to credits.

Bank lending is always regarded as the most common source of external finance for many SMEs and entrepreneurs, leading to their heavy reliance on to run the enterprises, manage cash flow and meet investment needs. Based on the OECD's findings<sup>2</sup>, bank financing may be ill-suited at specific stages in the firm life cycle, particularly for the cases of start-ups and SMEs depend on intangibles business models. In some of the Colombo Plan developing member countries, SMEs' struggle to finance is also conducive to the countries' economic downturns, stagnant property, inventories and falling profits. In other words, they are more vulnerable to financial instability.

As a result of these capital gaps, SMEs are seeking more alternatives to meet their financial needs. One response is the development of microfinance. Rather than simply distributing charity funds, microfinance provides the poor individuals and SMEs with the opportunities to gain entrepreneurship, to alleviate poverty for economic growth. Dating back to the 1950s and with experiments in Bangladesh, Indonesia and other countries since 1970s, microfinance schemes have been proven to be effective to assist people in pursuing better living standards through producing self-employment and supporting SMEs. Nobel Peace Prize awardee-Muhammad Yunus of the Grameen Bank in Bangladesh has visibly demonstrated the emphasis given to this approach. Moreover, some

<sup>1</sup> <http://www.nesdb.thai.go.th/mai/en/information>, searched date: March 25, 2019

<sup>2</sup> OECD, "New Approaches to SME and Entrepreneurship Financing: Broadening the Range of Instruments", February 2015, pp. 11-12

developing countries in the Asia Pacific region like Thailand have already tapped the power of microfinance for SMEs by creating new type of financial licenses through specialized Microfinance Institutions (MFIs).

In this context, Mekong Institute (MI) will organize a two-week international training course on "Sufficiency Economy in Microfinance for SMEs Development" to introduce the concept and share information on Sufficiency Economy Philosophy (SEP) and latest developments in the field of microfinance program to bolster sustainable SME development.

## 2. Course Objectives

The training aims to equip the participants with the knowledge and skills on sufficiency economy and microfinance by enhancing their capacity development, fostering and sharing of relevant experience and information. Specific objectives of the trainings are:

- To understand the concept of Sufficiency Economy Philosophy (SEP) and its application in Microcredit program for community and economic development
- To enhance understanding on microfinance with particular focus in the operational aspects;
- To build and strengthen the connections among the participants through mutual-learning and collaborative actions on policy and technical aspects between SEP and microfinance development;
- To expose participants to the successful SEP through microfinance practices in Thailand to learn the best practices;
- To promote SME development and boost the inclusive growth in the member countries; and
- To introduce the SEP concept in their respective countries.

## 3. Course Outcomes

At the end of the course, the participants will be able to acquire knowledge and skills on different topics pertinent to the policy development and empirical use of SEP and microfinance, while acknowledging the significance of SEP towards microfinance in diversifying SME financing. More precisely, the participants are able to:

- Increase their understanding on SEP towards microfinance in both policy and practical-level;
- Transfer the gained knowledge and skills on SEP to the local private sectors by working as trainers and catalysts of microfinance;
- Build up networks with government agencies and their stakeholders while sharing the best practices in SEP for SME microfinance; and
- Design initiatives or collective proposals to vigorously promote the legal operations of SEP concept for MFIs all over the countries in the region.

## 4. Target Group

The direct beneficiaries of the training are senior and mid-level officials, academic institutions and members of financial business associations from South Asia, South East Asia, African States and countries of the Pacific Islands who are involved in microcredit / microfinance and banking sectors, namely;

- Government representatives (including Ministries/departments of Finance, Economic Affairs, Industry & Commerce, Trade, Community Development, and Bank),
- Private sector (financial business Associations, SME Cooperative and Banking Associations etc.)

- Universities and financial management institutes.

In general participants should:

- Have at least 3-5 years of experience in financial and microfinance sectors from Government, private and academe.
- Have a university degree in discipline directly related to accounting, finance, commerce sectors;
- Be able to communicate (speak, understand, read and write) at professional level in written and spoken English;
- Be able to attend the entire course.

In addition MI encourages:

- The participation of women and minorities;
- The participation of persons from border areas with other neighbouring target countries or those who may otherwise be engaged in regional trade and investment.

Important criteria for participant selection are English language proficiency and ability to commit full attendance and course requirements. Applications will be reviewed by MI in consultation with the Thailand International and Cooperation Agency (TICA).

## 5. Duration and Location

The International Training Course will be held online from November 2 - 13, 2020 spread over two weeks.

## 6. Course Contents

In the training, the participants will explore seven interrelated modules:

Module 1	Program Overview and Sufficiency Economy Philosophy (SEP)
Module 2	Definition of SME and Microfinance for SMEs Development
Module 3	Regulatory and Government Support for Microfinance Development
Module 4	Establishment of Community-based Microfinance
Module 5	Local Government Support to Microfinance
Module 6	Sociological Framework of Rural Community-based Microfinance
Module 7	Operational Management of Non-interest base Microfinance

### Module 1 Program Overview and Sufficiency Economy Philosophy (SEP)

This module contains activities that are essential for enabling free and open participations from the start of the training program. It establishes the foundation and significance of the training course. The session will allow the trainers to prepare the groundwork, break the ice and give the overview of the training and adult learning principle.

Then, the second session will provide the overview of Sufficiency Economy Philosophy (SEP) and trends in community development policies and interventions in different contexts including national.

regional and international levels. It highlights issues, challenges, and opportunities of different initiatives.

#### Sessions

- Training objectives, coverage and approaches, norms, organizational arrangements, roles of the training team and the participants
- Concepts of Sufficiency Economy Philosophy (SEP)
- Sustainable Community Development and Trends
- Preventing factors to sustainable development implementation
- Issues and Challenges in Community Development Principles and Interventions

#### Learning Objectives

The participants will be able to

- Identify the training objectives, sequence of training sessions and strategic planning process and key concepts
- Explain Sufficiency Economy Philosophy (SEP) and its trends in different contexts
- Identify issues preventing sustainability of community development
- Recognize challenges and opportunities of different sustainable community development initiatives.

### **Module 2 . . . Definition of SME and Microfinance for SMEs Development**

This module will discuss the definition of SME, types of Microfinance Institutions (MFIs) and primary determinants of running, measuring and monitoring the MFIs. Overview on the importance of microfinance and its development will be introduced. The participants will also learn the development of MFIs in the Asia Pacific region through group discussions, case studies and country-wise presentations.

#### Sessions

- Definition, concept and characteristics of SME and its development;
- SMEs Roles, SME promotion – its importance and strategy;
- Challenges and opportunities for the SMEs on financing;
- Concept of microfinance, MFIs and microfinance development;
- Types of MFIs;
- Measures of efficiency, productivity and profitability;
- Techniques for measuring and monitoring delinquency and benchmark levels of self-sufficiency;
- Entrepreneurship and microfinance in Asia Pacific Region.

#### Learning Objectives

The participants are able to:

- Identify SMEs roles, characteristics of SME and its development
- Define the microfinance and acknowledge its importance for SME development
- Examine and share the status of microfinance development in their respective countries;
- Differentiate the various types of MFIs in line with the national scenarios;
- Identify the primary determinants of income and expenses for MFIs;
- Find the appropriate measures to ensure the efficiency, productivity and profitability of different MFIs;
- Demonstrate competencies in measuring and monitoring the operation of an effective MFI.

### **Module 3 Regulatory and Government Support for Microfinance Development**

This module will enhance the participant's understanding on the government roles in promoting microfinance development. The participants will also learn the regulatory development progress for microfinance development through case studies and the participant's country presentations.

#### Sessions

- Role of government support for microfinance development;
- Regulatory changes to bolster microfinance development;
- Macro-factors (external factors, operating environment) for microfinance development;
- Micro-factors for microfinance development;
- Challenges and opportunities for microfinance development.

#### Learning Objectives

The participants are able to:

- Understand the government roles and regulatory impacts for microfinance development;
- Analyze information about the operating environment in order to make necessary adjustments during the program implementation process.

### **Module 4 Establishment of Community-based Microfinance**

This module will focus on building skills and knowledge on community-based approaches in microfinance with emphases on savings-led models, such as village savings and loan associations, self-help groups and their federations, financial cooperatives and credit unions, and other member-owned models from across the world. The participants can learn the practical ways for resetting the agenda from micro-finance to financial inclusion. Case studies on establishing multi-tier institutions and networks, building linkages with private sector financial institutions, use of mobile banking, and opportunities and challenges of financial products delivered by agriculture coops will also be discussed.

#### Sessions

- Role of community-based MFIs;
- Community-based microfinance models;
- Regulations, structures and practices;
- Mobile banking

#### Learning Objectives

The participants are able to:

- Articulate the role of community-based MFIs in enhancing financial inclusion by deepening understanding in the financial behavior of SMEs and low-income population groups;
- Obtain knowledge and information of different community-based microfinance models with differentiation of their structures and operations;
- Explore the real-world cases by acquiring knowledge of community-based MFIs and their linkages with SMEs, while referring to the national scenarios the participatory countries

### **Module 5 Local Government Support to Microfinance**

The module will draw the attention on the optimal policy mix of local governments in microfinance. It will explore the optimal role which the local governments can play to foster credible financial access for SMEs and poor groups. The participants will also have the opportunities to identify all kinds of networks and cooperation patterns currently in practical development of an inclusive microfinance sector in the Asia Pacific region.

#### Sessions

- Local government interventions pertinent to microfinance development;
- Ideal local policy mix and case studies;
- Network at the industry-level, NGO MFIs, commercial banks and companies;
- Coordination patterns and their differences.

#### Learning Objectives

The participants are able to:

- Examine the current practices and challenges in local government intervention for microfinance development;
- Develop ways to improve the local government policy and practice in promoting microfinance development;
- Explain the network at different levels in a country's microfinance development system;
- Identify different cooperation patterns, particularly seeking the difference between the donor/government-led patterns and investor-led patterns.

### **Module 6 . . Sociological Framework of Rural Community-based Microfinance**

This module will introduce Thailand's experience in rural community-based microfinance scheme. The scheme is with the aim of mobilizing local financial resources to help rural people especially small-holder farmers solve their problems and to serve as resource for their community's activities.

#### Sessions

- Thailand's strategies for poverty reduction.
- Role of community-based microfinance schemes in poverty reduction and community self-reliance development.

#### Learning Objectives

The participants are able to:

- Identify best practices of Thailand in developing rural community-based initiatives under sociological framework.
- Provide inputs for policy makers to strengthen community-based microfinance scheme and initiate pilot programs by referring to Thailand's successful experience.

### **Module 7 . . Operational Management of Non-Interest based Microfinance**

The module will emphasize on the features of non-interest based microfinance. It will also focus on interest-free microfinance policies, bank clientele network relationships, formalities that borrowers must observe to be eligible for obtaining loans, mode of the repayment of loans, securities required to obtain loans and other related aspects regarding microfinance to SMEs. The participants will learn how to manage the operations of non-interest base MFIs through case studies of Thailand and Bangladesh.

#### Sessions

- Concept of non-interest based microfinance and MFIs.
- Financing modes of non-interest base MFIs.
- Non-interest lending procedures.
- Analysis of empirical findings: case study of Thailand and Bangladesh.

#### Learning Objectives

The participants are able to:

- Gain in-depth knowledge on non-interest base microfinance and related MFIs
- Address different investing modes of non-interest base MFIs while lending funds to SME clients
- Analyze how SMEs are able to contact MFIs and obtain loans and procedures that these banks follow to lend non-interest base microfinance, with regard to their impacts and influences

#### **7. Online Training Delivery Method**

- The training will be held over two weeks with 35 hours of live online sessions delivered by the MI organizing Team and resource persons/experts with the aid of online power point presentations, videos, simulation techniques, whiteboards, survey techniques (for questionnaires and quizzes), role play etc. A suitable meeting application (such as Microsoft Teams or Zoom) will be chosen for conducting the live online sessions;
- Live online training sessions will be combined with self-paced learning – this will be off-line learning by the participants based on materials distributed by the MI Organizing Team (when the participants can devote the duration and time on materials as they wish, as per their convenience);
- In addition, the training sessions will include individual/group assignments, online group work and discussions, live online group presentations. More time will be given for group work and discussions (duration - half to full days) than that in onsite training, to accommodate the fact that participants will not be in the same physical location so will need more time to coordinate among themselves and carry out group work and discussions;
- Pre-training materials and, additional training materials and references while the online training sessions are in progress will be distributed by the MI Team;
- MI Organizing Team will conduct a pre-training survey, daily feedback of the participants on the live sessions, mid-term and final evaluation (or exams) through online survey methods (such as Survey Monkey). To ensure full participation and attention, the evaluations or exams will be graded by the MI Team;
- Well-equipped meeting rooms (including IT support) will be provided for conducting both live contact sessions and monitoring group work and discussions by the MI team;
- More man days will be needed for each consultant/expert and MI team for the online training than that in an onsite training as experts and MI team will be engaged for pre-training preparations, conducting live contact sessions for up to 3 hours a day, guidance and monitoring of group work and discussions for half to full day, arranging the logistics of the online sessions, coordination with the team and preparing the report of the training;
- At the end of the online training sessions, certificates of completion will be awarded to the training participants;
- Adjustments will be made within the broad methodology, as described above, depending on factors such as the quality of internet connections of participants, evolving situation of the pandemic etc.

## 8. Training Assignments

Training assignment will require participants to practice professional skills and integrate concepts of microfinance management in line with SEP for their own country linking to regional and international level. In addition, participants will work in groups, these activities will promote communication and promote national collaboration and foster a professional network of contacts among participants. Specific assignments will also be provided throughout the course.

The team of resource persons / instructors will comprise of international and national experts with significant experience on microfinance management in line with SEP in international level. The instructors are all experts in their respective areas of competency which will provide participants with significant opportunities for being exposed to international practice in microfinance for SME development from the region.

## 9. Country report guidance and preparation

Prior to the training, the participants are requested to prepare a country situation report on "Country's microfinance for SME development situation". Country-wise presentation will be made during the training. The country's reporting guidelines is attached in the Annex 1 of this proposal.

### Objectives

- To identify the development status of microfinance for SME development
- To understand microfinance in terms of promotion of SME through improved procedure management
- To propose feasible Action Plans on how to improve the development status of microfinance in line with each national / local development context

## 10. Curriculum Design and Methodology

The training design is drawn from capacity building needs and tailored to the South Asia, South East Asia, African States and countries of the Pacific Islands context. The training is designed to foster greater understanding of the training course contents, and to focus on practical knowledge, respect adult learning principles, use real case studies, adopt participative approaches, as well as stimulate sharing and networking among the participants. Interactive experiential learning will be employed here. The training will be delivered in English and will adopt the following methods.

- Lectures and presentations
- Plenary discussions, case studies and group exercises
- Role-plays and simulation games
- Filming/VDO related to Sufficiency Economy Community on microfinance and MFIs in Thailand

As required, all training modules are to be drawn from practical experiences and tailored to the needs of stakeholders involved on SME development. It would incorporate concrete actions for follow-up activities after training.

Each training module is designed and delivered using the "Integrated Curriculum" approach. The salient features of this integrated curriculum are that competencies are carefully selected, integration of theoretical concepts with skills practice and essential knowledge directed at enhanced performance, and above all, various implicit competencies (e.g. facilitation, presentation, and communication, negotiation, and leadership skills) are integrated across the curriculum.

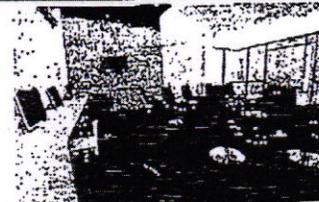
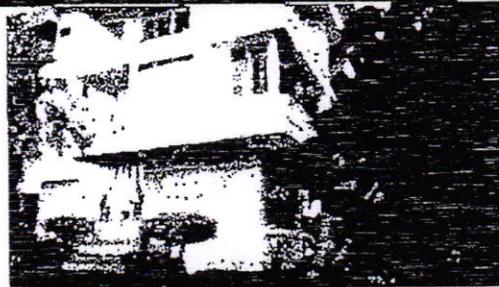
## 11. Monitoring and Evaluation (M&E)

An effective monitoring and evaluation mechanism will be put in place to assess the progress and measure the results of the intervention. The M&E will be introduced in the pre, during and post stages of each modular training approach.

- 11.1 Pre-Training Program: at the selection of participants prior to the launch of the training program, relevant information on the prospective participants' knowledge and experience level will be collected. The information will be used to assess and select the participants, monitor the progress, and assess results of the intervention.
- 11.2 During Online Training Program: A pre-training and post-training assessments will be conducted to assess their knowledge and competencies of the participants. Pre-assessment aims to gather information on the participants' level of knowledge. The result will be compared to the post assessment in order to measure the improvement in knowledge and experience.
- 11.3 Daily Quiz: it will be employed to evaluate day-to-day learning progress. The result of daily quiz will be presented at the first session of the day.
- 11.4 Final course evaluation: the final evaluation form<sup>3</sup> will be distributed to participants on the last day of the online training course through online assessment platform. The different components were rated on a scale of 1 to 3, where 1 is the lowest and 2 and 3 are based on specific definition of each question.
- 11.5 The participants who attain not less than 80% on real time online class (as appear on schedule) will receive E-certificate.

## 12. About Mekong Institute

Mekong Institute (MI) is a GMS Intergovernmental organization (IGO) working closely with the governments of six countries to promote regional development and cooperation through programs and projects in three thematic areas of agricultural development and commercialization, trade and investment facilitation, and innovation and technology connectivity.



The MI Residential Training Center is located at Khon Kaen University, one of the oldest and largest universities in Northeastern Thailand. It is situated in Khon Kaen city, the capital of Khon Kaen province, Thailand.

<sup>3</sup> The final evaluation form is developed by Thailand International Cooperation Agency (TICA)

### 13. About Thailand International Cooperation Agency (TICA)



TICA is a national focal point for Thailand's international development cooperation. TICA was established in 2004 to realize Thailand's aspiration to be a contributor of development cooperation. Believing that global challenges are best addressed by international cooperation and global partnership, today we continue to strengthen our contribution to achieve global development agenda through various capacity-building and human resources development programmes. In response to the recent changes in the global landscape of development cooperation, especially through the concept of South-South and Triangular Cooperation, TICA continues to realign our focuses in order to deliver Thailand's commitment to be a relevant partner in global agendas including the 2030 Agenda for Sustainable Development.

### 14. Contacts

For details, please contact

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## Annex 1

### Country Report Guidelines - International Training Course on Sufficiency Economy in Microfinance for SMEs Development

The participants are requested to prepare a country situation report on "Country's Microfinance for SMEs Development". Country-wise presentation will be made during the training.

#### Objectives

- To identify the development status of Microfinance for SMEs Development
- To understand microfinance in terms of promotion for sustainable development through improved procedure management
- To propose feasible Action Plans on how to improve the development status of Microfinance for SMEs Development in line with each national / local development context

Each country-wise presentation covers the following:

1. **Country Information (1 slide)**
  - ⇒ Location, population, official language etc.
  - ⇒ Economic indicators: GDP / GNP, GDP per capita, international trade, and investment environment
  - ⇒ Natural resource
  - ⇒ Economic sectors, i.e. primary and secondary and tertiary sectors
  - ⇒ Key industries, including transport and logistics industry
2. **Current development status of microfinance for SME development in the country (2 slides)**
  - ⇒ Current legal and regulatory environment on microfinance
  - ⇒ Role of government in promoting sustainable business environment and support for microfinancing for SMEs.
  - ⇒ Major issues (two or three) or challenges in microfinance for SMEs development.
3. **Future project(s) / program(s) on microfinance for SME development (1-2 slides)**

#### Note:

- ⇒ Time allotted for each country presentation is 7-10 minutes including questions and answers.
- ⇒ Total number of power points slides should be less than 5 slides.