



# Knowledge Co-Creation Program (Group & Region Focus)

General information on  
Finance for Regional Development  
including SME Finance and PPP

課題別研修  
「中小企業金融・PPPを含む地域開発のための金融」  
JFY 2023

Course NO. 202208201J001

Course Period : From January 21<sup>st</sup> to February 8<sup>th</sup>, 2024

This information pertains to one of the JICA Knowledge Co-Creation Program (Group & Region Focus) of the Japan International Cooperation Agency (JICA), which shall be implemented as part of the Official Development Assistance of the Government of Japan based on bilateral agreement between both Governments.

JICA Knowledge Co-Creation Program (KCCP)' as a New Start

*In the Development Cooperation Charter which was released from the Japanese Cabinet on February 2015, it is clearly pointed out that "In its development cooperation, Japan has maintained the spirit of jointly creating things that suit partner countries while respecting ownership, intentions and intrinsic characteristics of the country concerned based on a field-oriented approach through dialogue and collaboration. It has also maintained the approach of building reciprocal relationships with developing countries in which both sides learn from each other and grow and develop together." We believe that this 'Knowledge Co-Creation Program' will serve as a center of mutual learning process.*

# **I. Concept**

## **Background**

Regional economic development is an important factor in steadily advancing economic development in developing countries, and small and medium-sized enterprises, individual enterprises, venture companies, and cooperatives (hereinafter referred to as "SMEs") play an important role as players in this area.

However, it has been pointed out that one of the major factors hindering growth in developing countries is that financial services and policies/measures for SMEs are not sufficient in economic development. Under these circumstances, improving and strengthening financial services and policies/measures for SMEs, which support the mainstay of economic activities, is an important development issue from the perspective of economic vitality and financial inclusion.

## **For what?**

Under this backdrop, this program returns to the basic proposition of regional economic development and deepens its examination of policies and measures related to financial services that contribute to the promotion of SMEs. Two of the major themes are "finance for SMEs" and "measures to promote SMEs, including PPPs".

## **For whom?**

This program targets those who are involved in the planning and implementation of policies related to finance for small and medium-sized enterprises (hereinafter referred to as "SME finance") and regional development finance at organizations related to SME development and finance-related organizations such as Financial Services Agency, Financial Supervisory Agency, and banking associations, and who have at least five years of work experience.

## **How?**

This program will be conducted in Japan. Participants are expected to learn specific policies and measures from relevant institutions and SMEs, including field study, based on the situation of the Japanese economy at each stage of economic development in Japan, a country that has experienced successful economic recovery/development since the end of World War II. By doing so, they will be able to compare and contrast the current situation of SME finance, SME promotion measures, and regional development finance in their home countries, identify/recognize problems, and set issues to be addressed. In addition, by sharing these issues/problems with other participants, you will be able to link them to more concrete action plans.

For the Action Plan, a self-scoring matrix is prepared for each participant to understand the current status of SME systems, SME financing systems, policies, and measures in each country. The participants are expected to raise their awareness of the issues through the process of filling in the matrix, discuss them in groups, and exchange opinions with the lecturers to create an action plan full of creativity.

### **Sustainable Development Goals (SDGs)**

The United Nations sustainable development Goals (SDGs) were adopted as the 2030 Agenda for Sustainable Development by world leaders in September 2015, which now call for action by all countries. As a development cooperation agency, JICA is committed to achieving the SDGs. This course aims to contribute to financial stabilization through the improvement of financing for small and medium enterprises, which especially contributes to realizing the goal 8 of the SDGs.



## II. Description

### 1. Title (Course No.)

Finance for Regional Development including SME Finance and PPP  
(202208201J001)

### 2. Course Period in JAPAN

January 21<sup>st</sup> to February 8<sup>th</sup>, 2024

### 3. Target Regions or Countries

Armenia, Cambodia, Cameroon, Egypt, El Salvador, Georgia, Ghana, Kazakhstan, Kenya, Kyrgyzstan, Mauritania, Montenegro, Palestine, Senegal, Sri Lanka, Turkmenistan, Uzbekistan and Zambia

Note: Additional participants from other countries may join under the scheme of JICA KCCP (Country Focus).

### 4. Eligible / Target Organization

organizations related to SME development and finance-related organizations such as Financial Services Agency, Financial Supervisory Agency, and banking associations.

### 5. Course Capacity (Upper limit of Participants)

20 participants

### 6. Language to be used in this program

English and Russian

### 7. Course Objective

This program focuses on SMEs, which play an important role in the steady progress of economic development in developing countries, the seminar aims to acquire and share necessary knowledge and contribute to the resolution of medium- to long-term issues by providing opportunities for the executives of SME promotion-related organizations, Financial Services Agency, Financial Supervisory Agency, and banking associations, who are responsible for planning and implementing policies and measures related to financial services that contribute to SME promotion, to acquire and share knowledge and information. The aim is to contribute to the resolution of medium- and long-term issues.

### 8. Overall Goal

Participants are able to formulate policies or make proposals to improve the operations of their institutions regarding policies and measures related to financial services that contribute to the promotion of SMEs, returning to the basic proposition of regional economic development.

## 9. Expected Module Outputs

In order to achieve the Course Objective, participants are expected to :

- (1) Understand the current status of the financial systems that contribute to the promotion of SMEs in the countries participating in the training and be able to interpret the issues involved.
- (2) Deepen the discussion on policies and measures related to financial services that contribute to the promotion of SMEs.
- (3) Explain the necessity and examples of SME promotion policies including PPP.
- (4) explain appropriate SME finance policies.
- (5) Organize the information obtained in this program, exchange opinions to propose solutions to problems, and develop an action plan.

## 10. Expected Contents:

This course consists of the following components. Details on each component are given below:

項目	内容
Advanced preparation	- Preparation of Inception Report Theme : "Financial mechanisms, policy and related institutions for SMEs' financing in my country"
Curriculum in Japan	- Presentation of Inception Report - Lectures ✓ Preface 1.Thinking about regional development 2.The Importance of SMEs and SMEs' Finance ✓ Policy development and implementation 1.Regional Development and SMEs (Small and Medium Enterprise Agency) 2.SMEs/SME Finance and Organization for Small and Medium Enterprises and Regional Innovation 3.Chambers of Commerce and Regional Development, Finance for Regional Development 4.Japan Finance Corporation and SMEs' Finance 5.Regional management and regional finance in local governments 6.Regional Development and Regional Finance/Regional Financial Institutions: From the Perspective of Supervisory Administration (Financial Services Agency) ✓ SME Finance and New Trends 1.Collaborative Organized Finance and the Revival of Regional Finance 2.Small Business Credit Guarantee System and CRD Association 3.SME Revitalization Support System and Regional Economy Vitalization Corporation of Japan 4.Regional Development in Agriculture (Recent New Trends): Policy Methods of Sixth Industrialization 5.Regional Development through PPP/PFI 6.Examples of Regional Development through PPP/PFI ✓ Advanced Examples 1.Financial Inclusion and Regional Development through DigitalizationRegional finance in Africa 2.Regional finance in Africa

	<p>✓ Conclusion</p> <ol style="list-style-type: none"> <li>1.Considering Regional Development Policy/Finance Japan from Private Companies</li> <li>2.What to learn from Japan <ol style="list-style-type: none"> <li>1) Japanese regional development financing as a policy</li> <li>2) Perspective of SMEs in Japan</li> <li>3) Various financial measures as management strategies for SMEs</li> </ol> </li> </ol> <ul style="list-style-type: none"> <li>- Visits to related organizations and companies in Tokyo and regional city</li> <li>- Group discussion for action plan</li> <li>- Presentation of action plan</li> </ul>
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Note:The curriculum is subject to change.

## III. Eligibility and Procedures

### 1. Expectations from the Participating Organizations:

- (1) This course provides a variety of issues for organizations that are starting a new approach to finance and promotion for SMEs. Participating organizations are expected to use the project for those specific purposes.
- (2) This course is enriched with contents and facilitation schemes specially developed in collaboration with relevant prominent organizations in Japan. These special features enable the course to meet specific requirements of applying organizations and effectively facilitate them toward solutions for the issues and problems.

### 2. Nominee Qualifications:

Applying Organizations are expected to select nominees who meet the following qualifications.

#### (1) Essential Qualifications

- 1) Position: Staff involved in the planning and implementation of policies related to SME finance and promotion at the target institutions listed in "II-4",
- 2) Work experience: At least 5 years of work experience at the target institution,
- 3) Educational Background: be a graduate of university or equivalent in the relevant field,
- 4) Language: have a competent command of spoken and written English which is equal to TOEFL iBT 100 or more (This workshop includes active participation in discussions, which requires high competence of English ability. Please attach an official certificate for English ability such as TOEFL, TOEIC, etc, if possible), or same condition of Russian language,
- 5) Must not be serving any form of military service.
- 6) Health: must be in good health, both physically and mentally, to participate in the Program. As for "Program in Japan", pregnant applicants are not recommended to apply due to the potential risk of health and life issues of mother and fetus.
- 7) Applications by those who have participated in this or similar program in the previous year or before will be acceptable.

#### (2) Recommendable Qualifications

- 1) Age: between the ages of 27 and 45 years
- 2) Gender Equality and Women's Empowerment : Women are encouraged to apply for the program. JICA makes a commitment to promote gender equality and women's empowerment, providing equal opportunity for all applicants regardless of sexual orientation and gender identity.

### 3. Required Documents for Application

(1) **Application Form:** The Application Form is available at **the JICA office (or the Embassy of Japan)**.

(2) **Photocopy of passport:** You should submit it with the application form if you possess your passport which you will carry when entering Japan for this program. If not, you are requested to submit its photocopy as soon as you obtain it.

\*The following information should be included in the photocopy: Name, Date of Birth, Nationality, Sex, Passport Number and Expiry Date

(3) **Inception Report:** Inception report is required to be submitted with the application form. Please refer to "ANNEX : Guidance for Inception Report" for its format and contents.

(4) **Nominee's English Score Sheet:** to be submitted with the application form. If you have any official documentation of English or Russian ability. (e.g., TOEFL, TOEIC, IELTS)

### 4. Procedures for Application and Selection

#### (1) Submission of the Application Documents:

Closing date for applications: **Please inquire to the JICA office (or the Embassy of Japan)**.

(After receiving applications, the JICA office (or the Embassy of Japan) will send them to **the JICA Center in JAPAN by October 25, 2023.**)

#### (2) Selection:

After receiving the documents through proper channels from your government, the JICA office (or the embassy of Japan) will conduct screenings, and then forward the documents to the JICA Center in Japan. Selection will be made by the JICA Center in consultation with concerned organizations in Japan.

#### (3) Notice of Acceptance

Notification of results will be made by the JICA office (or the Embassy of Japan) **not later than November 22, 2023.**



## **5. Conditions for Participation**

The Participants of KCCP are required

- (1) To strictly observe the course schedule,
- (2) Not to change the air ticket (and flight class and flight schedule arranged by JICA) and lodging by the participants themselves,
- (3) To understand that leaving Japan during the course period (to return to home country, etc.) is not allowed except for programs longer than one year,
- (4) Not to bring or invite any family members except for programs longer than one year,
- (5) To carry out instructions and abide by conditions as may be stipulated by both the nominating Government and the Japanese Government in respect of the course,
- (6) To observe the rules and regulations especially of site visits
- (7) Not to engage in political activities, or any form of employment for profit,
- (8) To discontinue the program, should the participants violate the Japanese laws or JICA's regulations, or the participants commit illegal or immoral conduct, or get critical illness or serious injury and be considered unable to continue the course. The participants shall be responsible for paying any cost for treatment of the said health conditions except for the medical care stipulated in (3) of "3. Expenses", "Administrative Arrangements",
- (9) To return the total amount or a part of the expenditure for the KCCP depending on the severity of such violation, should the participants violate the laws and ordinances,
- (10) Not to drive a car or motorbike, regardless of an international driving license possessed,
- (11) To observe the rules and regulations at the place of the participants' accommodation, and
- (12) To refund allowances or other benefits paid by JICA in the case of a change in schedule.

## IV. Administrative Arrangements

### 1. Organizer

- (1) **Center:** JICA Tokyo Center (JICA TOKYO)
- (2) **Program Officer:** Ms.Yoko Takase ([Takase.Yoko@jica.go.jp](mailto:Takase.Yoko@jica.go.jp))
- (3) **Contact:** Industrial Development and Public Policy division
- (4) **E-mail:** [tictip@jica.go.jp](mailto:tictip@jica.go.jp)

\* Please add the course number “202208201J001” to a subject of the e-mail.

### 2. Implementing Partner

- (1) **Name :** Japan Center for International Finance (JCIF)
- (2) **HP :** <https://www.jcif.or.jp/e/index.html>

### 3. Expenses

The following expenses in Japan will be provided by JICA.

- (1) Allowances for meals, living expenses, outfits, and shipping and stopover
- (2) Expenses for study tours (basically in the form of train tickets)
- (3) Medical care for participants who become ill after arriving in Japan (the costs related to pre-existing illness, pregnancy, or dental treatment are not included)
- (4) Expenses for program implementation, including materials

For more details, please see “III. ALLOWANCES” of the brochure for participants titled “KENSU-IN GUIDEBOOK,” which will be provided before departure for Japan

\*Link to JICA HP is as follows.

Please refer to KENSU-IN GUIDEBOOK in English/French/Spanish/Russian.

[https://www.jica.go.jp/english/our\\_work/types\\_of\\_assistance/tech/accept](https://www.jica.go.jp/english/our_work/types_of_assistance/tech/accept)

### 4. Pre-Departure Orientation

A pre-departure orientation will be held at the respective country’s JICA office (or Japanese Embassy), to provide participants with details on travel to Japan, conditions of the workshop, and other matters.

YouTube of “Knowledge Co-Creation Program and Life in Japan” and “Introduction of JICA Center” are viewable from the link below.

Image videos of 'Introduction of JICA Center (YouTube)' show the following information of JICA Centers: Location, Building, Entrance, Reception(Front desk), Lobby, Office, Accommodation(Room), Amenities(Hand dryer), Bathroom(Shower and Toilet), Toiletries, Restaurant, Laundry Room(Washing machine, Iron), ICT Room(Computer for participants), Clinic, Cash dispenser, Gym, Neighborhood

<b>Part I: Knowledge Co-Creation Program and Life in Japan</b>	
English ver.	<a href="https://www.youtube.com/watch?v=SLurfKugrEw">https://www.youtube.com/watch?v=SLurfKugrEw</a>
French ver.	<a href="https://www.youtube.com/watch?v=v2yU9ISYcTY">https://www.youtube.com/watch?v=v2yU9ISYcTY</a>
Spanish ver.	<a href="https://www.youtube.com/watch?v=m7l-WIQSDjl">https://www.youtube.com/watch?v=m7l-WIQSDjl</a>
Russian ver.	<a href="https://www.youtube.com/watch?v=P7_ujz37AQc">https://www.youtube.com/watch?v=P7_ujz37AQc</a>
Arabic ver.	<a href="https://www.youtube.com/watch?v=1iBQqdpXQb4">https://www.youtube.com/watch?v=1iBQqdpXQb4</a>
<b>Part II: Introduction of JICA Centers in Japan</b>	
JICA Hokkaido (Sapporo)	<a href="https://www.jica.go.jp/sapporo/english/office/index.html">https://www.jica.go.jp/sapporo/english/office/index.html</a>
JICA Hokkaido (Obihiro)	<a href="https://www.jica.go.jp/obihiro/english/office/index.html">https://www.jica.go.jp/obihiro/english/office/index.html</a>
JICA Tohoku	<a href="https://www.jica.go.jp/tohoku/english/office/index.html">https://www.jica.go.jp/tohoku/english/office/index.html</a>
JICA Tsukuba	<a href="https://www.jica.go.jp/tsukuba/english/office/index.html">https://www.jica.go.jp/tsukuba/english/office/index.html</a>
JICA Tokyo	<a href="https://www.jica.go.jp/tokyo/english/office/index.html">https://www.jica.go.jp/tokyo/english/office/index.html</a>
JICA Yokohama	<a href="https://www.jica.go.jp/yokohama/english/office/index.html">https://www.jica.go.jp/yokohama/english/office/index.html</a>
JICA Hokuriku	<a href="https://www.jica.go.jp/hokuriku/english/office/index.html">https://www.jica.go.jp/hokuriku/english/office/index.html</a>
JICA Chubu	<a href="https://www.jica.go.jp/chubu/english/office/index.html">https://www.jica.go.jp/chubu/english/office/index.html</a>
JICA Kansai	<a href="https://www.jica.go.jp/kansai/english/office/index.html">https://www.jica.go.jp/kansai/english/office/index.html</a>
JICA Chugoku	<a href="https://www.jica.go.jp/chugoku/english/office/index.html">https://www.jica.go.jp/chugoku/english/office/index.html</a>
JICA Shikoku	<a href="https://www.jica.go.jp/shikoku/english/office/index.html">https://www.jica.go.jp/shikoku/english/office/index.html</a>
JICA Kyushu	<a href="https://www.jica.go.jp/kyushu/english/office/index.html">https://www.jica.go.jp/kyushu/english/office/index.html</a>
JICA Okinawa	<a href="https://www.jica.go.jp/okinawa/english/office/index.html">https://www.jica.go.jp/okinawa/english/office/index.html</a>

## 5. Reference

### PDF: KENSHU-IN GUIDEBOOK

Detailed terms and conditions

[https://www.jica.go.jp/english/our\\_work/types\\_of\\_assistance/tech/acceptance/training/c8h0vm0000011i07-att/guide\\_en.pdf](https://www.jica.go.jp/english/our_work/types_of_assistance/tech/acceptance/training/c8h0vm0000011i07-att/guide_en.pdf)



### Video: JICA Predeparture Briefing

Life in Japan and KCCP

<https://www.youtube.com/watch?v=SLurfKugrEw>



### Website: JICA

English/French/Spanish/Russian

[https://www.jica.go.jp/Resource/english/our\\_work/types\\_of\\_assistance/tech/acceptance/training/index.html](https://www.jica.go.jp/Resource/english/our_work/types_of_assistance/tech/acceptance/training/index.html)



### PDF: Facility Guide for JICA Tokyo Center

English/French/Spanish/Russian

[https://www.jica.go.jp/tokyo/english/office/c8h0vm0000fghcxq-att/facilities\\_service\\_guide.pdf](https://www.jica.go.jp/tokyo/english/office/c8h0vm0000fghcxq-att/facilities_service_guide.pdf)



## ***V. Other Information***

### **1. E-mail address**

JICA Tokyo will contact the participants by e-mail to send the materials and information of Webinar after the notice of acceptance, therefore you should write down your e-mail address surely on the Application Form.

### **2. Participant's Report**

Please understand that the Inception Report and Action Plan that the Participants will develop during this course will be shared, prior to the presentations, with the relevant members of this course, such as other participants, instructors, lecturers and JICA officers in order to make the presentation and discussions more productive by a better understanding of each country.

If you have any particular concerns, kindly inform us when you submit your report.

### **3. Laptop Computer**

The participants are kindly requested to bring a laptop computer by themselves when coming to Japan. They are needed for the participants to elaborate the final presentation.

## **VI. ANNEX**

### *Guidance for Inception Report*

Inception Report Submission Deadline: **October 25, 2023**

Theme: "Financial mechanisms, policy and related institutions(\*1) for SMEs' (\*2) financing in my country

(\*1) Financial structures related to SMEs and related policy institutions and financial institutions

(\*2) Definition/classification and status of SMEs in your country

Presentation format: PowerPoint

Volumes : Approximately 10 slides

(Please explain the above with concise, easy-to-understand diagrams)

Presentation: One representative from each country will give a 10-minute presentation on the first day of the program.

(If there are two participants from one country, you must resubmit a consolidated version of your inception reports **by December 13, 2023**, once you have been approved to participate in this course. In that case, the participants must contact each other, identify the speakers from your country, and combine your reports into one).

Submission: Submit with the application form

## **For Your Reference**

### **JICA and Capacity Development**

Technical cooperation is people-to-people cooperation that supports partner countries in enhancing their comprehensive capacities to address development challenges by their own efforts. Instead of applying Japanese technology per se to partner countries, JICA's technical cooperation provides solutions that best fit their needs by working with people living there. In the process, consideration is given to factors such as their regional characteristics, historical background, and languages. JICA does not limit its technical cooperation to human resources development; it offers multi-tiered assistance that also involves organizational strengthening, policy formulation, and institution building.

Implementation methods of JICA's technical cooperation can be divided into two approaches. One is overseas cooperation by dispatching experts and volunteers in various development sectors to partner countries; the other is domestic cooperation by inviting participants from developing countries to Japan. The latter method is the Knowledge Co-Creation Program, formerly called Training Program, and it is one of the core programs carried out in Japan. By inviting officials from partner countries and with cooperation from domestic partners, the Knowledge Co-Creation Program provides technical knowledge and practical solutions for development issues in participating countries.

The Knowledge Co-Creation Program (Group & Region Focus) has long occupied an important place in JICA operations. About 400 pre-organized courses cover a wide range of professional fields, ranging from education, health, infrastructure, energy, trade and finance, to agriculture, rural development, gender mainstreaming, and environmental protection. A variety of programs is being customized by the different target organizations to address the specific needs, such as policy-making organizations, service provision organizations, as well as research and academic institutions. Some programs are organized to target a certain group of countries with similar developmental challenges.

### **Japanese Development Experience**

Japan, as the first non-Western nation to become a developed country, built itself into a country that is free, peaceful, prosperous and democratic while preserving its tradition. Japan will serve as one of the best examples for our partner countries to follow in their own development.

From engineering technology to production management methods, most of the know-how that has enabled Japan to become what it is today has emanated from a process of adoption and adaptation, of course, has been accompanied by countless failures and errors behind the success stories.

Through Japan's progressive adaptation and application of systems, methods and technologies from the West in a way that is suited to its own circumstances, Japan has

developed a storehouse of knowledge not found elsewhere from unique systems of organization, administration and personnel management to such social systems as the livelihood improvement approach and governmental organization. It is not easy to apply such experiences to other countries where the circumstances differ, but the experiences can provide ideas and clues useful when devising measures to solve problems.

JICA, therefore, would like to invite as many leaders of partner countries as possible to come and visit us, to mingle with the Japanese people, and witness the advantages as well as the disadvantages of Japanese systems, so that integration of their findings might help them reach their developmental objectives.



***CORRESPONDENCE***

For enquiries and further information, please contact the JICA office or the Embassy of Japan. Further, address correspondence to:

**JICA Tokyo Center (JICA TOKYO)**

**Address: 2-49-5 Nishihara, Shibuya-ku, Tokyo 151-0066, Japan**

**TEL: +81-3-3485-7051 FAX: +81-3-3485-7654**