



**DVST/BUS 404 International Microfinance: Africa-Kenya  
Travel Study  
(3 credit hours)**

**Spring 2015**

**Trip Dates**

April 27 – May 15, 2015

Location: Travel study in Uganda and Rwanda

**Instructor Information**

Instructor: Angie Redecopp, MBA, LLB, B.Ed  
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**Course Description**

This travel study course offers experience-based learning opportunities for students to see first-hand how international microfinance development and other micro-economic development initiatives impact individuals and communities in underdeveloped regions of eastern Africa. The trip is offered in conjunction with BUS/DVST 461 International Microfinance (Winter 2015 term) and focuses on various aspects of economic development, including microbusiness and microfinance. Students will develop a practical understanding of a range of topics in the field, including: microfinance lending models, the role of credit in microenterprises, sustainability and best practices for microfinance or microbusiness programs, the impact on clients and alleviating poverty, cultural and social issues, etc.

The trip will include activities such as: visiting partner MFIs in Uganda and Rwanda, meeting with staff to learn about field operations, visiting microenterprise loan recipients and their businesses to see how their lives are being improved and meeting with local community and church leaders and other development organizations to learn about the economic, political, and cultural context in each country.

*Prerequisite: BUS/DVST 461 International Microfinance, or permission of the department.*

## Course Objectives and Learning Outcomes

The aim of this course is for students to develop practical understandings of economic development and microfinance within the context of eastern Africa. Specifically, the course aims to achieve the following learning outcomes by having students:

- Understand the basic concepts of microfinance and the history of the industry
- Critically evaluate the issues associated with microcredit such as lending models, interest rates, social collateral, government policies, cultural differences, etc.
- Explain some of the key measures associated with effectiveness and sustainability of MFIs
- Understand a variety of new emerging products and services such as savings deposits, insurance, e-cash and new technologies
- Understand the larger development and aid work context that microfinance is a part of
- Develop an understanding from the perspective of the poor of the challenges clients face through various group visits, meetings and interactions with MFI staff and clients
- Gain an appreciation for the similarities and differences in historical, cultural, social and spiritual aspects between various eastern African countries and Canada
- Gain introspective insights about themselves and their own personal values, beliefs, life goals, career aspirations, etc., by travelling in a cross-cultural setting in a group-based environment
- Improve skills in research, writing and presenting ideas both formally and informally

## Course Text & Materials

A microfinance resource list will be provided. It will consist of text, articles and on-line resources used in BUS/DVST 461.

## Course Requirements

Course grading and evaluation will be conducted according to the following elements:

| Evaluation Method   | Weight | Date Due                |
|---|--------|-------------------------|
| Pre-trip readings and take-home exam questions <sup>3</sup> | 30%    | Monday, April 27, 2015  |
| Personal Learning Journal                                   | 30%    | Thursday, May 28, 2015  |
| Research paper  | 4%     | Thursday, June 25, 2015 |

\* Note: Students who have taken *BUS/DVST461 International Microfinance* for credit during the winter term immediately prior to the travel study trip may be exempted from most of the pre-trip readings and take-home exam questions. In these cases, course weightings will be adjusted to 40% and 60% for the personal learning journal and research paper respectively. Note that there will be some basic country specific readings and an article on short term missions that will be expected reading for all students.

### Pre-trip Readings and Take-home Exam Questions:

Prior to the travel study, students will be required to read selections from the BUS/DVST461 materials, and answer a set of take-home exam questions relating to economic development and microfinance. Further details will be provided prior to the trip departure date in April. Graded take-home exam questions will only be made available for supervised review following the trip, at the request of the student.

### Personal Learning Journal:

Each student will be required to hand-in a learning journal that describes and analyzes their personal experiences and aspects of learning throughout the trip. This will include areas such as:

- Insights on economic and community development, microfinance, poverty alleviation, sustainability, MFI operations and management, business and/or political insights gained from the various group visits, meetings and interactions with MFI staff and associates/clients
- Aspects of cultural, social, spiritual and/or historical learning from each of the countries visited
- Personal observations and insights about yourself and your own values, beliefs, goals, habits, behaviors, etc., gained from travelling in a cross-cultural setting and living temporarily in a new group-based environment

The point of the journals is to focus on what you've learned in a variety of aspects and **not simply to tell about what we did each day and where we went** – instead of outlining the trip itinerary, your journal should highlight what you actually learned and reflected on through the trip. Students are encouraged to bring along a journal and make notes on their experiences throughout the trip to facilitate this assignment. Journals should be brief (6-8 pages in length based on a typed, 1.5, 12pt font document) and can be typed or hand-written.

In addition to written journals, there will also be opportunities throughout the trip for group discussion and evaluation of learning experiences. Certain questions will also be provided during the trip that will require a response in the journals.

### Research Paper:

Following the trip, students will be required to develop and write a research paper (approximately 8-10 pages in length: 12 point font, 1.5 spacing) on a topic of their choice that relates to an area of microfinance, economic and/or community development in Latin America. All topics must be approved by the instructor through submission of a brief topic proposal (**due Thursday, May 28, 2015**). The paper will provide an overview and background to the topic, an in-depth discussion of developments and key issues, what impact the topic is having on key stakeholders (i.e. MFIs, clients, the poor and their families, communities, developing countries, governments and public policy, international donor agencies, etc.) at various different levels (i.e. individual, community, organizational, national, regional and/or global), analysis and application to principles presented in the travel study activities and readings, and future direction or outlook for the topic. Students are encouraged to select a topic relevant to their own career or personal interests.

## **Trip Participation & Code of Conduct**

Students are expected to participate in all aspects of the trip including group visits, meetings and discussions, and attend all events outlined in the trip itinerary. Failure to participate in one or more of the outlined activities, including pre-trip readings may result in deductions to the overall course grade at the instructor's discretion. In addition, if any student engages in personal behaviour that is deemed to be detrimental to the group or contrary to code of conduct expectations, academic penalties may be applied including receiving a failed course grade.

## **Grading**

The available letters for course grades are as follows:

| <i>% Grade</i> | <i>Letter Grade</i> | <i>Description</i> |
|----------------|---------------------|--------------------|
| 95% to 100%    | A+                  |                    |
| 90% to 94%     | A                   | Excellent          |
| 85% to 89%     | A-                  |                    |
| 80% to 84%     | B+                  |                    |
| 76% to 79%     | B                   | Good               |
| 72% to 75%     | B-                  |                    |
| 68% to 71%     | C+                  |                    |
| 64% to 67%     | C                   | Satisfactory       |
| 60% to 63%     | C-                  |                    |
| 55% to 59%     | D+                  |                    |
| 50% to 54%     | D                   | Minimal Pass       |
| 0% to 49%      | F                   | Failure            |

To pass the course, students must achieve an overall grade of at least 50%. Failure to submit an assignment on the assigned date without legitimate reason (i.e. evidenced illness) or prior approval of the instructor will result in a 0 grade on that assignment.

All hand-in assignments and exams must include the student's name, ID number and contact email address.

## **Important Dates for Registration, Withdrawal, and Course Auditing**

*Friday, May [ ], 2014, is the last day to withdraw from the course without incurring a financial penalty in terms of tuition refund (Note: this does not apply to travel-related deposit payments which are non-refundable).*

*Friday, May [ ], 2014, is the last day to voluntarily withdraw from the course or change to audit without academic penalty.*

## **Use of Electronic Devices**

*The use of personal electronic devices by students during a travel study trip is purely at the discretion of the instructor. Typically, laptop or notebook computers may be utilized for taking notes or reviewing course materials if necessary. However, if laptop use becomes a distraction for students during the trip, or is used for activities that are not course-related (i.e. browsing the*

*Internet, emailing, playing videos, etc.), the instructor will ask the student to stop using the laptop and put it away, and make a deduction to that student's course grade. The use of cell phones, PDAs, music players, headphones or any other personal entertainment devices will not be allowed during official trip tours and lectures. Audio or video recording of trip lectures is strictly prohibited without the prior expressed consent of the instructor.*

### **Academic Policies**

It is the responsibility of all students to become familiar with and adhere to academic policies as stated in the Student Handbook and Academic Calendar. Personal information, that is information about an individual that may be used to identify that individual, may be collected as a requirement as part of taking this class. Any information collected will only be used and disclosed for the purpose for which the collection was intended. For further information contact the Privacy Compliance Officer at [privacy@ambrose.edu](mailto:privacy@ambrose.edu).

### **Extensions**

Although extensions to coursework in the semester are at the discretion of the instructor, students may not turn in coursework for evaluation after the last day of the scheduled final examination period unless they have received permission for a "Course Extension" from the Registrar's Office. Requests for course extensions or alternative examination time must be submitted to the Registrar's Office by the appropriate deadline (as listed in the Academic Calendar <http://www.ambrose.edu/publications/academiccalendar>). Course extensions are only granted for serious issues that arise "due to circumstances beyond the student's control."

### **Academic Integrity**

We are committed to fostering personal integrity and will not overlook breaches of integrity such as plagiarism and cheating. Academic dishonesty is taken seriously at Ambrose University College as it undermines our academic standards and affects the integrity of each member of our learning community. Any attempt to obtain credit for academic work through fraudulent, deceptive, or dishonest means is academic dishonesty. Plagiarism involves presenting someone else's ideas, words, or work as one's own. Plagiarism is fraud and theft, but plagiarism can also occur by accident when a student fails or forgets to give credit to another person's ideas or words. Plagiarism and cheating can result in a failing grade for an assignment, for the course, or immediate dismissal from the university college. Students are expected to be familiar with the policies in the current Academic Calendar and the Student Handbook that deal with plagiarism, cheating, and the penalties and procedures for dealing with these matters. All cases of academic dishonesty are reported to the Academic Dean and become part of the student's permanent record.

Students are strongly advised to retain this syllabus for their records.