Credit Union Foundation of Australia

OCCUL Technical Assistance Project

Pacific Region

Desk-Based Evaluation Report

May 2013

Acknowledgements

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Executive Summary

This report presents findings from a desk-based evaluation of activities undertaken by the Oceanic Confederation of Credit Unions and Leagues (OCCUL) and supported by the Credit Union Foundation of Australia. The focus is on 2 core components of OCCUL activities: 1) in-field technical assistance provided to members throughout the Pacific region, and 2) the annual Pacific Technical Congress held in Fiji. Scope of the evaluation is on relevant activities from the start of the 2012-13 Australian financial year through to time of this desk-based review of interviews and reports from program participants. Findings are largely drawn from these informants and so should be considered as indicative rather than representative of results.

OCCUL was established in 2009 and has since received support from CUFA. It was formed in recognition of a peak body to represent credit unions and leagues in the Pacific region, and provide important capacity-building and support services to its members. Technical assistance activities are a key component of OCCUL's mandate and its support to the Pacific credit union movement. The annual Congress is the key event of the year which brings together delegates representing CUs and leagues in the region to develop their skills and build relationships and networks to support the development of the movement.

Progress toward objectives of reviewed OCCUL activities is found to be satisfactory overall. In-field technical assistance is a relevant and useful mechanism to support CUs, and is producing demonstrated results toward improved governance and operational capacities. Post-participation reports from Congress delegates support the hypothesis in the project plan that this is a constructive mechanism for the Pacific CU movement: firstly for enabling networking and strengthening solidarity; secondly as an additional tool for promoting adherence to and application of CU principles. Overall feedback from participants of the Congress and technical assistance trainings suggests a high level of satisfaction with the role, functions, and support mechanisms provided by OCCUL with support from CUFA.

Whilst the program is already performing well there remains scope for strengthening both aspects of OCCUL activities covered by this evaluation. Regarding technical assistance, shifting the design of training content and delivery further toward a focus on the particular capacities and specific needs of individual beneficiary groups will increase the relevance of activities and strengthen overall program effectiveness and sustainability. Impact and influence of the Congress could be extended through some modifications to the agenda and consideration of methods to increase women's participation. Overall this report recommends that current models of OCCUL support to CUs in the Pacific continues in present form albeit with some alterations to aspects of design and implementation that should enable the conditions for an even stronger program. It is suggested that consideration be made to support an in-field evaluation of technical assistance activities at a later stage of the program implementation cycle to address some of the limitations of this report and further enable feedback from members of CUs receiving the various forms of assistance.

Summary of Findings

OCCUL Technical Assistance

- ❖ The in-field support model is relevant and useful for Pacific credit unions;
- ❖ Participants reported improvements in governance and operations resulting from in-field support and subsequent follow-ups by OCCUL via phone and email;
- ❖ Better tailoring of training content is required to meet the specific needs and competencies of each CU and league.

Pacific Technical Congress

- ❖ The Congress supports development of the CU movement in the Pacific by raising OCCUL's profile and enabling relationship-building among regional CUs and leagues;
- ❖ Most delegates reported they have implemented or recommended improvements in their CU's governance and operations based upon their learnings at the Congress;
- ❖ Experience sharing among delegates was the most useful and enjoyable aspect for participants.

Program participant feedback

- ❖ High levels of participant satisfaction with all OCCUL activities reviewed;
- ❖ Constructive suggestions for enhancing the programs, including: technical assistance – increased tailoring of training content in recognition of the capacities and needs of each CU; Pacific Congress – allocate more time for formal moderated discussions that enable delegates to share lessons learned and strategies from their experiences.

Program Quality Ratings Assessment

Relevance: activities aligned with objectives and filling a support gap; scope remains to enhance the design and targeting of activities (**satisfactory overall**)

Efficiency: significant program reach in relation to inputs; good relationship building and promotion of the credit union movement (**fully satisfactory**)

Effectiveness: activities supporting progress toward desired results; whilst opportunities remain to strengthen effectiveness and impact **(satisfactory overall)**

Sustainability: contributing to development of the CU movement at local, national and regional levels; improved training content and targeting toward different audiences required to ensure sustainability of results **(satisfactory overall)**

Summary of Recommendations

<u>OCCUL Technical Assistance</u>

- ❖ Maintain the current format and program design of in-field technical assistance;
- ❖ Improve the tailored design aspect of each training, ensuring that content and delivery are appropriate to participant's capacities and responsive to the priority needs of their CU or league;
- ❖ Consider resourcing constraints and opportunities related to a potential increase in demand for technical assistance due to strong buy-in from participants to date and possible uptake by others following the promotion of OCCUL services at the Congress.

<u>Pacific Technical Congress</u>

- ❖ Continue support for the Congress and its delegates as a key driver for development of the credit union movement in the Pacific;
- ❖ Respond to participant feedback and capitalise on the wealth of experience among delegates by allocating more time to formal moderated knowledge sharing between delegates – demonstrated as an influential learning method and conducive to relationship building and developing solidarity among Pacific CUs and leagues;
- ❖ Consider extension of existing support to increase women's representation at the Congress.

<u>Monitoring and Evaluation</u>

- ❖ At a more appropriate time in the cycle of the OCCUL program, consider supporting in-field research methods in the next evaluation – this would serve to verify findings of this report, monitor the incorporation of its recommendations, and enable participants to provide face-to-face feedback with the independent evaluator.

1.0 Background

1.1   Credit Unions in the Pacific

Credit unions in the region are increasing access to financial services, particularly for rural and isolated people living in poverty who currently have limited access to financial institutions. Members of the credit union movement in the Pacific face a variety of challenges. Throughout countries of the region these challenges have similar themes of governance, delinquency, and financial record keeping. Both Fiji and Kiribati face similar challenges: delinquency, good governance, and financial reporting are all areas requiring support and development. Governance and financial record keeping are also present as difficulties in the Papua New Guinea credit union movement, particularly in rural areas outside of Port Moresby. Samoa is in need of assistance to help them to establish more efficient loan processes to avoid high levels of delinquency. The credit unions in Timor-Leste have remained small and unsustainable without the ability to mobilise savings and membership to grow substantially, and would benefit from targeted technical support in these areas. The Solomon Islands have a large number of small grass-roots savings clubs operating in rural and remote areas that need support to keep basic financial records to achieve transparency and ensure that delinquency levels are low. The credit union in Tuvalu has limited staff resources but also lacks a regulatory framework. In the Federated States of Micronesia the credit union is implementing a new financial reporting system which requires assistance from OCCUL in its set-up and the training of staff.

The main challenges relate to regulatory issues and the technical ability to keep accurate financial records, both of which are central for credit union survival. Credit unions (CUs) often have limited funds to pay membership dues, and it is important that members realise the payment of dues creates value beyond just being an act of solidarity. It is imperative that technical assistance is provided to address the support needs of credit unions.

1.2   Oceanic Confederation of Credit Union Leagues

The Oceanic Confederation of Credit Union Leagues (OCCUL) was established in 2009 in recognition of the need for a peak body to represent credit unions and leagues in the Pacific region. Since its inception and the establishment of a membership base, the following country credit unions have joined OCCUL: Papua New Guinea, Solomon Islands, Fiji, Tonga, Timor-Leste, Samoa, Federated States of Micronesia, Kirabati, Vanuatu and Samoa. This new unifying body has filled the void and now gives voice to Pacific credit unions in terms of representation and an international presence. OCCUL acts as a representative body for developing credit unions in the Pacific Region, from Timor-Leste in the west to Hawaii in the East. Its mandate is to be an industry body that organises, supports and represents the Pacific leagues and federations linking all its members through a common bond of cooperation and development.

As a membership body of developing credit unions, OCCUL has a limited capacity to support its operations through membership dues alone. Therefore multiple income strategies need to be considered, with an overall goal to achieve financial sustainability. OCCUL operations include facilitation of the annual Pacific Credit Union Technical Congress, as well as coordinating on-the ground organisation for the Pacific Leadership Challenge, and

independent management of membership and technical assistance services. The challenge now is to ensure OCCUL is sustainable as a peak body that has the capacity to unify regional credit unions and provide them with appropriate support in the long term.

The purpose of this project is to unify and strengthen the credit union movement across the region by developing leagues and federations who can provide a voice to credit union movements in-country whilst OCCUL provides international representation for the movement in the Pacific. The goal of this project is to support OCCUL and professionalise its functions so it may become a financially and operationally sustainable peak body with necessary expertise to provide the training, information and representation required to develop a cohesive network of credit unions across the Pacific.

The OCCUL Secretariat Office in Suva, Fiji serves 2 key functions: 1) Member services and 2) technical assistance. This evaluation focuses on the Technical Assistance and Education components of OCCUL activities including support for the annual Pacific Technical Congress.

1.2.1 Technical Assistance

Targeted technical assistance is supporting credit union movements throughout the Pacific to respond to these challenges. Developing credit unions across the Pacific have significant support needs, in particular in relation to financial account keeping and good governance – both integral to the sound operations of a credit union. Technical Assistance is the greatest value-add of OCCUL membership – education which is crucial to ensure that the credit unions have the skills and abilities to promote trust and build their membership.

A technical assistant was employed by CUFA in November 2010 to meet the support needs of developing credit unions. AusAID support commenced in the 2012-13 financial year (see in-field support timetable in Annex 1, below). OCCUL has the task of promoting ongoing professional development among the leagues, federations and credit unions with the aim of trying to decrease the absolute dependence on international aid. Technical Assistance is available without charge to OCCUL full and founding members. OCCUL encourages members to identify challenges faced on a technical assistance request form so that the most appropriate training, support, and materials can be developed.

The provision of technical assistance is particularly important where active credit unions are predominantly situated in rural areas which often lack access to education opportunities. In these places, low levels of education attainment mean the capacity of community members to effectively manage their savings and governance processes are limited by their low levels of literacy and knowledge of financial and governance concepts. Technical assistance and education is important to ensure that the credit unions have the skills and abilities to promote trust and build their membership.

1.2.2 Pacific Technical Congress

The Pacific Credit Union Technical Congress, that is held once a year, is the main opportunity to create encounters between the different credit unions and leagues and federations. OCCUL's membership branch is responsible for organising and financing the event. The Congress complements other OCCUL activities and the technical assistance

branch has enabled a number of female participants to attend through the provision of funding.

The main topics included on its agenda are:

- How to efficiently run a credit union – leadership and good governance;
- Sharing ideas and learning about other credit union movement's experiences, especially examples of best practice and effective problem solving initiatives;
- Financial training for the management boards and members;
- Discussions in relation to regulation and possible forward pathways;
- Promotional workshops explaining the basic principles of credit unions and how to effectively mobilise members and savings.

The main focus of the Congress is the development of staff from developing credit union movements but it is also an ideal opportunity for developed credit union movements to engage and share their expertise and knowledge with their Pacific neighbours in a gesture of solidarity in line with the international credit union principle of cooperation amongst cooperatives.

2.0 Evaluation Methodology

2.1 Evaluation Purpose

The primary purpose of this evaluation is to assess the performance of trainings and related support provided by CUFA to the Pacific credit union movement through the OCCUL Technical Assistance (TA) program. The secondary purpose is to present a synthesis of participant feedback from the Pacific Technical Congress held in 2012. Although predominantly coordinated by OCCUL's membership branch, and technical assistance funding was used to finance a number of participants and the TA Officer moderated a number of activities. This report presents findings and recommendations to inform future design and activities of the OCCUL technical assistance program and CUFA support for the Congress.

2.2 Evaluation Scope

The evaluation of technical assistance activities is focused upon the first 3 quarters of the 2012-13 financial year: July 2012 to March 2013. This is done primarily through the use of interviews with representatives and participants of in-field trainings during this time.

The assessment of participant feedback from the Congress consists of a synthesis of participant feedback from CUFA-sponsored delegates at the October 2012 meeting in Fiji.

2.3 Research Team

An evaluator was hired for the purpose of conducting a series of both in-field and desk-based evaluations of CUFA programs in East Asia and the Pacific region. For this desk-based evaluation, assistance was provided by a staff member employed by CUFA at the OCCUL Secretariat office in Suva, Fiji. Whilst familiar with technical assistance activities and some of its participants, this staff member is independent of program design and implementation activities. The staffer's sole task was to conduct interviews with respondents via phone. To ensure appropriate information gathering and analysis, appropriate communications between the evaluator and assisting staff member took place prior to and following these interviews. All other evaluation-related responsibilities, including the design of questionnaires and analysis of information, were conducted solely by the evaluation officer.

2.4 Research Tools

Key research tools employed to inform this evaluation are:

- Desk review of project plan, monitoring reports and data sets;
- 10 individual interviews with technical assistance training participants, via phone;
- Review of 8 feedback reports submitted by Congress delegates;
- Email communications with OCCUL program staff.

2.5   Sampling

Table I: Evaluation Interview Respondents, Technical Assistance

Location	Organisation	Position	Gender
FSM	Mesenieng CU	General Manager	Male
Samoa	Police CU	Acting Secretary	Female
	Teachers CU	Managing Director	Female
Solomon Islands	KOMSOL CU	Treasurer/Director	Male
	Solomon Islands CU League	Manager	Male
	Women in Business Association	Director	Female
Tonga	Cooperative and CU Unit, Ministry of Commerce	Acting Registrar for Cooperatives and CUs	Male
	Palataisi CU, Tongatapu	Secretary	Male
	Tonga CU League	Deputy Chairperson	Male
Vanuatu	Financial Services Commission	Manager – Legal Department	Male

Table II: Participant Reports Reviewed, Pacific Technical Congress

Country	Organisations	Participants	
		Female	Male
Samoa	Development Bank of Samoa CU	3	1
Solomon Islands	Bokolo CU	2	1
	Health Workers CU League		
	Women in Business CU		
Tonga	PSA Tonga	1	0
TOTAL		8	

2.6   Evaluation Frameworks

This evaluation integrates AusAID frameworks for measuring program quality relating to implementation and achievements:

AusAID's NGO Quality Assessment Framework (QAF)
A framework to assess the quality of NGO project implementation employed by AusAID's Quality Assurance Group for:
- **Relevance**: the extent to which activity objectives and designs are appropriate;
- **Efficiency**: the extent to which activities have been managed in a professional manner;
- **Effectiveness**: evidence that the activity is likely to achieve the desired results;
- **Sustainability**: evidence that the activity is likely to foster sustainable outcomes.

A framework developed to report on the achievement of project objectives as required in AusAID's Annual Development Plan Performance Report as:

- **Best Practice:** represents a situation where something over and above normal good aid practice has occurred, particularly something innovative.
- **Fully Satisfactory:** there are only a few minor weaknesses in the program as a whole.
- **Satisfactory Overall:** there are weaknesses as well as strengths but that the weaknesses are not severe enough to threaten the program.
- **Marginally Satisfactory:** there are serious weaknesses which require early action if the program is to continue to progress.
- **Weak:** the program is seriously deficient. Problems are widespread throughout the project/program and that immediate and decisive action is needed to address them.

2.7   Limitations

The two limitations to this evaluation must be understood in the context that its purpose and scope are limited as a result of practical considerations including time and budget constraints. Travel in the Pacific is time-consuming, logistically challenging and very expensive. Thus it was thought by the CUFA program team that an evaluation with smaller scope – the findings of which are found in this report – would serve as a useful tool to monitor and evaluate the progress of program activities at this early stage of implementation. When more time has passed in the program cycle a subsequent evaluation employing more methodological rigour may be appropriate.

Firstly, the scope of this evaluation is limiting because it mostly focuses on technical assistance trainings and Congress proceedings only; with limited scope for the in-depth analysis and rigour typically applied to more comprehensive evaluations. Understood in this context this report nonetheless constitutes an appropriate and worthwhile face-value assessment of key OCCUL activities supported by CUFA.

The second limitation also relates to the practical considerations of time and cost. In many cases interview respondents have a professional relationship with the CUFA staffer interviewing them, and this could have affected the impartiality of responses. Also, the information provided in feedback reports submitted by Congress participants may have been influenced by their financial relationship with CUFA as a sponsored delegate and representative of a partner organisation. However the fact that findings of this report produce a range of feedback and improvement options suggested by participants indicates that interview respondents at least to some degree have engaged in critical thinking to produce genuine responses to inform this evaluation report. Recognition of these issues, along with careful analysis and appropriate caveats, should alleviate potential concerns about possible integrity issues associated with this data.

3.0   Findings

This section presents detailed information and analysis informing the summary of findings in this report, above. Overall program quality ratings and assessments are explained in the text of two parts: 3.1) In-Field Technical Assistance; and 3.2) Pacific Technical Congress.

3.1   In-Field Technical Assistance

Table III: Project Quality Ratings, In-Field Technical Assistance

In-Field Technical Assistance – Satisfactory Overall					
	Best Practice	**Fully Satisfactory**	**Satisfactory Overall**	**Marginally Satisfactory**	**Weak**
Relevance			√		
Efficiency		√			
Effectiveness			√		
Sustainability			√		

Part 3.1 is divided into 3 segments, evaluating: 1) relevance of training content and quality of support; 2) results attributable to the provision of technical assistance; and 3) participant feedback, including satisfaction ratings and suggestions.

3.1.1 Relevance of Training Content and Quality of Support

Technical assistance in-field visits have been initiated in a variety of ways across the program. In most instances visits have been undertaken following a formal request for assistance from the applicable credit union or its respective league. Requests have usually specified support needs relevant to the CU.

The evaluation respondent from the Federated States of Micronesia (FSM) reported that training was useful and relevant to the needs of the CU. Design of the training had appropriately focused on the key areas of assistance identified in the CU request for technical assistance: bookkeeping and accounting. Following the training, OCCUL provided follow-up support including sharing sample regulatory law with the FSM regulatory body for CUs. The representative interviewed indicated this CU is considering a request for further training in the same areas to build upon past training and further improving skills in areas already identified as requiring development.

In Samoa, the Teacher's CU requested assistance from OCCUL via email for both itself and the Samoa Police CU. The Teacher's CU requested specific assistance to develop a record-keeping system using appropriate software best suited to their needs. Interviewed for this evaluation, a respondent from the Teacher's CU indicated that training was designed in consistency with the support request and appropriately tailored for their needs. As a management change had occurred at the Police CU, the new management team received general training on different aspects of CU governance and operations. The Police CU interview respondent also reported that the training was relevant and appropriate. Both CUs received follow-up support from OCCUL after conclusion of trainings, via both email and phone. Evaluation respondents reported that OCCUL is readily accessible and available to meet support needs including providing assistance on technical aspects as well as

suggestions for problem solving. Whilst the 2 Samoa CUs covered in this evaluation are yet to request in-field assistance beyond the training, 1 is reportedly considering a request for further support to follow up on the areas of membership expansion including extending an open membership policy beyond the 'common bond' of police officers – a strategy briefly discussed at the OCCUL in-field training.

The Solomon Islands Credit Union League (SICUL) was the catalyst for facilitating technical assistance in the Solomon Islands. Its staff recommended to members that they take up the opportunity to receive technical assistance. Leagues member CUs then sent email requests to the OCCUL Secretariat. Specific requests for the focus of support activities were largely unspecified however SICUL suggested at the time that OCCUL focus on updating the bookkeeping systems and practices of each CU. In each instance, the 3 CUs in the Solomon Islands interviewed for this evaluation reported that the training focus was appropriate and relevant to the needs. Respondents also indicated receiving regular follow up support from OCCUL via phone and email which supports SICUL and its members to ensure implementation of learnings from trainings. The March 2013 visit by OCCUL was reportedly the first in-field technical assistance support provided to these entities and subsequent support requests are yet to be put forth.

A series of OCCUL trainings were provided across 3 sites in Tonga. The request for training was put forth by the Registrar for Cooperatives and Credit Unions, within the Ministry of Commerce, Tourism and Labour. Analysis of information gathered from 3 interview respondents indicates that individual CUs and the Tongan Credit Union League (TCUL) had little input into the design of specific to OCCUL regarding the design and focus of training. One evaluation respondent indicated the training was appropriate however the other 2 respondents suggested that only some needs were addressed; with much of the content too advanced for the capacities, experience and learning needs of participants. These same 2 respondents reported having received no further support following the trainings. However communications have evidently continued between OCCUL and the Tongan Credit Union League, whose representative gave positive feedback about the accessibility and effectiveness of OCCUL support functions via email and phone. One CU reported lodging a request for further support this year, lodged through the league. That the Tongan experience is inconsistent with reports from other countries may indicate that there is room for improvement in dividing roles and responsibility whilst enhancing communication channels between OCCUL, the league and its members in this instance.

In Vanuatu an interviewed leader of the (formative) CU visited had been in close contact with the OCCUL technical assistance officer via email and phone in the days and weeks leading up to the training. This collaboration was evident in the training focus in which there was an emphasis on providing assistance with the development of rules and by-laws for governance of the emerging CU. The evaluation respondent, from the Financial Services Commission, reported that the training was relevant in this instance and that future trainings should focus on other areas for development. Training has been followed-up by the OCCUL officer who reportedly continues to provide support through regular emails asking for progress updates and associated support needs. No subsequent requests for in-field support have been lodged since that submitted in late 2012 which resulted in the November training.

In sum, all evaluation respondents asserted that there was a need for technical assistance and most indicated that the content of trainings is relevant and quality of support is strong. The provision of follow-up advice by the OCCUL officer via telephone and email supports this outcome. Whilst these assessments are reaffirmed throughout this report, findings below also indicate that the relevance of content could be improved and may be an area for strengthening the quality of support provided to Pacific CUs.

3.1.2 Results

Results from program activities – trainings – have been good, with various improvements in governance and operations reported across all countries comprising the evaluation sample. In 8 of the 10 evaluation interviews, respondents attributed improvements in skills and CU development to in-field technical assistance and follow-up support from OCCUL. In almost all instances respondents could point to specific examples of improvements in their CU that may be attributed to in-field technical assistance and follow up activities from OCCUL.

Reported improvements attributed to in-field technical assistance include:

- Staff who had limited bookkeeping skills can now perform bank reconciliations (FSM);
- Increase in the recovery of delinquent loans (Samoa);
- Better funds management resulting in clearing organizational overdraft and increasing the CU bank balance (Samoa);
- Staff have developed the capacity to prepare loans/shares reports (Solomon Islands);
- Guidelines and by-laws have been developed to establish and enhance governance procedures and mechanisms (Vanuatu).

Improvements in governance and operational capacity were reported by most representatives of both individual CUs and national leagues within the evaluation sample. The respondent in the FSM indicated that training had covered critical operational areas and the impact of this could be demonstrated by improvements in basic operational quality within the CU. In Samoa, the Police CU indicated immediate improvement in the operational and governance capacity of the new management team due to the timely intervention of training that enabled leaders to develop an understanding of key CU principles and practices. The Samoa Teacher's CU representative reported good uptake of learnings in its everyday operational activities. A CU in the Solomon Islands highlighted a key achievement in being able to now produce relevant reports when in the past this was a problem. Members of other Solomon Islands CUs interviewed said their respective CUs were continuing to implement recommendations and decisions made during the OCCUL in-field visit in February 2013. This included updating financial and membership records; discussing coordination of assistance between the league and individual CUs; and continuing to apply general ongoing tasks adopted as a result of their learnings. Feedback from Tongan CUs again indicated a lower level of outcomes from OCCUL activities compared to other Pacific countries. The Tongan CU League reported positive learning outcomes including improving efficiency and productivity in work practices, and fostering a greater understanding of key operational and governance principles among CU leaders. There is a positive willingness to have engaged and continue to engage in technical assistance activities: other Tongan evaluation respondents suggested that trainings helped with staff motivation and capacity development.

However respondents could not point toward examples of progress or results. This suggests OCCUL activities have so far had less impact in Tonga – it may be that training content is pitched at too-high a level for its participants (discussed further, below). Finally, the respondent from Vanuatu reported good progress flowing from training. This included the formulation of a draft by-law for review and endorsement by members, which was developed with support from the OCCUL officer and is now being used as a guideline or template to inform subsequent texts related to governance and organisational procedures.

3.1.3 Participant Feedback

The 10 evaluation respondents were asked to reflect on the training and its impact, consider their degree of satisfaction with its content and implementation, and nominate a level indicating their overall satisfaction from a choice of 4 degrees – from unsatisfactory to fully satisfactory.

Table IV: Participant Feedback, Satisfaction Rating

Fully Satisfactory	Satisfactory Overall	Marginally Satisfactory	Unsatisfactory
√			
√			
	√		
√			
	√		
√			
	√		
		√	
	√		
	√		
(4)	(5)	(1)	(0)

Respondents were asked to provide explain their rating; the below selected responses are representative of the whole:

- Fully satisfactory (4):
    - Content covered critical areas of operations;
    - Sessions were productive and useful.
- Satisfactory overall – 'mostly satisfied' (5):[1]
    - Materials and content were useful but too advanced for the capacities of participants;
    - Content was beneficial but not totally appropriate to the CU needs;
    - Trainings were important however better planning would have enabled increase participation (Solomon Islands only).

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[1] This rating was phrased as 'mostly satisfied' in the interview; see: Annex B

- Marginally satisfactory (1):
    - Content less relevant to the needs and capacities of local CUs (Tonga only).

The responses compiled in the above table represent a strong degree of satisfaction with OCCUL training activities among its participants. Nine of 10 interview respondents reported mostly satisfied or fully satisfied with the trainings; and no reply of unsatisfactory was recorded. Explanations given with these ratings provide the most useful insights into key areas for improving program effectiveness in future. The key feedback from participants is that training content can be more appropriately tailored to the needs of each CU or league and its leaders. There are 2 parts to this. First, content should be appropriate to the specific needs of groups receiving trainings by supporting the development of skills and responses to problems in areas where they are weakest. Secondly, divergence evidently exists between the skills and experience of credit union movements in different countries; and quite possibly also between individual CUs within a particular country. Therefore the capacities of participants needs to be taken into account in designing training content, including consideration of: levels of competency in relevant areas; prior learning; and the extent of experience with the credit union or financial services.

Effective incorporation of these 2 considerations into the content design for each training provides the greatest entry-point for strengthening the technical assistance program. As indicated above in section 3.1.1, overall feedback from evaluation respondents suggests trainings are for the most part relevant and that the quality of support is strong. However participants are also saying there is room for improvement and so whilst this is not an area of serious weakness it is a part of the program where there is scope for generating greater results and increasing the effectiveness of activities overall.

Each country also has its own particular priorities: respondents in the Solomon Islands suggested the provision of trainings specifically designed for treasurers; Government representative in Vanuatu outlined the particular challenges faced by the credit union movement there; in the FSM a respondent floated a suggestion of member fees to enable greater frequency of technical assistance visits; whilst in Samoa a member of the movement highlighted the need to protect and rehabilitate cyclone-damaged physical infrastructure owned by the credit union. Additional general feedback from participants reinforced the findings expressed throughout this section of the evaluation; affirming the value of the program whilst suggesting better tailoring of educational content for different trainings.

3.2   Pacific Technical Congress

This section is also divided into 2 parts, evaluating: 1) key learning outcomes and their application; benefits to credit unions; and 2) participant feedback on the Congress.

3.2.1 Learning Outcomes, their Application, and Benefits to Credit Unions

Delegates reported a variety of learning outcomes from their participation in the Congress. These can be grouped into 3 categories:

- Understanding principles and operating practices of the credit union movement:
    - Different lending and membership growth strategies;
    - Importance of monitoring risk, including delinquency management strategies;
    - Variances in operational practices and their potential implications.
- Supporting solidarity and cooperation:
    - Sharing cross-regional experiences, including problem-solving strategies;
    - Benefits of cooperation within the credit union movement.
- Developing awareness of OCCUL and member benefits:
    - The mandate of OCCUL, including its functions and services;
    - How to request and access technical assistance.

In their reporting to CUFA, delegates identified a variety of ways in which they have sought to apply learning outcomes to contribute to their credit union or league. Responses may again be collated in 3 categories, with examples provided of strategies reportedly applied to develop their organisations:

- Membership Growth:
    - Revising membership growth strategies to include outreach to rural areas with limited or no penetration of credit unions;
    - Preparing simple ways to market products to potential new members;
    - Proposing changes in membership policy to enable greater growth.
- Governance principles and operational practices:
    - Recommending the adoption of an annual budget to the CU Board;
    - Improving lending processes so they are consistent with good policy;
    - Introduce a loans schedule as a mechanism used by the credit committee to manage delinquency.
- Developing organisational capacity:
    - Recommending requesting OCCUL technical assistance through their league.

The reported application of learning outcomes from the Pacific Congress suggests that education activities attended by 2012 delegates have the potential to translate into improved governance policies and operational practices for the CUs they are representing. In some cases these are aspirational goals – a good beginning in itself – whilst in other instances delegates reported actual changes in CU policy as an outcome of their application of learnings from the Congress. Methodological rigour would require more comprehensive monitoring and assessments in order to confirm this hypothesis – extending beyond the scope of this report. Nonetheless it can be said that participant reports indicate that Congress delegates do have tangible learning outcomes. At best, these learnings are translating into solid outcomes for the development of individual CUs and the wider movement. At worst there is great potential to transform Congress learnings into tools to develop CUs. Information used for this evaluation suggests the key benefits of the Congress to CUs can be found in the following areas: moves toward open membership strategies; development and marketing of financial products; and increases in outreach activities. The effects of which would be increase membership and capital growth as well as an extension of access to appropriate financial services in rural areas.

3.2.2 Participant Feedback

The post-Congress reports by delegates reviewed for this evaluation indicates high levels of participant satisfaction with the proceedings. Overwhelmingly the most relevant and useful parts of the Congress is themed around the sharing of experiences with each other – delegates joining from across the Pacific, members and leaders of groups that are at various sizes and capacities. This is reflected in the adoption of cooperative principles of solidarity as a key learning outcome, as presented above. Networking and relationship building were also identified as the most enjoyable aspects of the Congress. This reportedly included learning about different organisational cultures, regulatory systems across the region, and approaches to developing CUs and building the wider movement.

Other aspects of the Congress reported to be most useful include:

- Presentations, including guest speakers and country updates;
- Technical educations, including about: information management, and appropriate loans policy;
- Professional development education, including training on public speaking;
- Issue-based discussions, including those with a focus on: risk and fraud management, issues related to lending, problem-solving approaches.

Whilst few delegates included improvement options in their reports there were some constructive suggestions. These are listed here:

- Allow more time for moderated discussions and interactions between delegates, to enable sufficient sharing of challenges, remedies and experiences;
- Recognising the wealth of knowledge amongst participants, invite more delegates to speak in order to further enable valuable sharing of experiences and learning;
- Consider accommodating participants at one venue to better enable networking.

Overall responses suggest this initiative is supporting the development of individuals, CU and the regional CU movement. A more substantive analysis of monitoring data and flow-on impacts would test this hypothesis and identify how the opportunities developed at the Congress could best be nurtured in order to serve the objective of strengthening the CU movement. The key finding from delegate reporting analysed here is that Congress participants have best learned through sharing the experiences of different CUs throughout the Pacific: hearing stories of failure and success; lessons learned; effective approaches to challenges; and successfully implemented growth strategies.

3.3 Cross-Cutting Participation Issues

Table V: Disaggregated Participation Data, OCCUL Technical Assistance Activities

CU & Location	Participants	Gender Ratio %		People w/ Disability
		Women	Men	
Mesenieng CU Pohnpei, FSM	10 (4 women)	40 : 60		-
Mountain View Treasures Scheme, Vanuatu	5 (1 woman)	20 : 80		0
Tongan CU League (3 sites)	43 (31 women)	72 : 28		-
Samoan Teachers CU	4 (2 women)	50 : 50		-
Police CU, Samoa	4 (2 women)	50 : 50		-
Development Bank Staff CU, Samoa	3 (2 women)	66.6 : 33.3		0
KOMSOL CU, Solomon Islands	2 (0 women)	0 : 100		0
SIWBA CU, Solomon Islands	6 (6 women)	100 : 0		-
TOTAL	77 (48 women)	62 : 38		0

Table VI: Disaggregated Participation Data, 2012 Pacific Technical Congress Delegates

Women	Men	Gender Ratio %		People w/ Disabilities
		Women	Men	
37	70	35 : 65		no data

3.3.1 Gender

The 2012/13 OCCUL project plan recognises the context of low women's participation in public institutions in many Pacific countries: the status of women in society often restricts their power to make financial decisions, constrains their ability to control financial resources, and limits their access to credit and appropriate financial products. CUFA has employed a gender specialist to work with staff in all countries of operation to ensure gender equity in program design and implementation.

Women's participation in CUFA activities is mixed in the Pacific. The participation of women in OCCUL technical assistance activities is quite high, especially in proportion to general regional trends of gendered representation in public institutions in the Pacific. Women constitute 62 per cent of overall program participants for in-field activities from July 2012 to March 2013 (see table V, above). However the inverse is applicable for the 2012 Pacific Congress, in which women comprised 35 per cent of delegates. This may indicate that whilst women's participation in governance is high, men have greater power and influence that enables them to have improved access to opportunities such as the Pacific Congress.

Overall these figures suggest that CUFA is enabling women's participation in the Pacific credit union movement. As a side-event, the Congress hosts a Women's Leadership Forum to support the development of women's participation and leadership in the movement. There is some scope for strengthening these efforts by extending further support to women delegates at the Congress. A strategic approach to gendered participation would support this.

Part of the mandate of CUFA's gender officer is to work with OCCUL to develop and implement a strategy to enhance women's participation in the Pacific credit union movement and promote their involvement in leadership roles. The development of this strategy may need to be prioritised in order to consider remedies to the disparities in gendered participation in program activities, highlighted above. Considerations could include active promotion of development opportunities for women members of the credit union movement, for example by working toward a gender ratio of Pacific Congress delegates that is more representative of women's representation in governance positions among CUs supported by the OCCUL program.

3.3.2 Disability

As indicated in the 2012/13 OCCUL project plan, CUFA has employed a specialist to work with all staff across its programs in Asia and the Pacific region to develop staff awareness particular vulnerabilities of people living with disabilities, and design appropriate inclusion strategies including the development of appropriate flexible training modules.

At the time of writing, this staff member – based in Cambodia – is yet to work with OCCUL and no disability inclusion strategies have been employed to date. For consistency with its own disability inclusion strategy, CUFA should consider its staff member responsible for disability inclusion with the OCCUL team based in Fiji. An appropriate focus of activities would be raising awareness of disability issues in development and designing operational strategies to promote the inclusion of people with disabilities in the activities of OCCUL and its members.

Disability disaggregated data is limited for the OCCUL technical assistance program, with data included in only 3 of 8 cases (see table V, above). There is no indication of any participation by people with disabilities in OCCUL technical assistance activities – although it may be less likely for the primary participants (CU leaders) to have a disability. There is no data indicating the level of participation of people with disabilities as delegate to the Pacific

Congress. An immediate step for consideration is for staff to consistently incorporate information regarding the participation of people with disabilities in data for all activities.

3.4   Concluding Remarks

The Pacific Congress is evidently a significant initiative in raising the profile and enabling the growth of OCCUL in the region. Further assessment would be required to measure its flow-on effects, but this evaluation report clearly shows that it is a central initiative for the emerging credit union movement in the Pacific as it provides an opportunity for networking, relationship-building and the development of regional solidarity among leagues and CUs. Additionally, reports reviewed from delegates suggest that participants leave the Congress having gained key learning outcomes which are then applied or at least suggested to peers in their respective CUs. This indicates the Congress has potential to support the development of better and stronger governance policies and operational practices at the level of national leagues and individual CUs.

Overall evaluation data indicates that technical assistance activities are welcomed in all cases and in most instances producing demonstrable results – with variances between CUs and countries linked to mixed contexts and the appropriateness of training content in meeting different support needs. Improvements in the management capacities of CUs shows the efficacy of trainings and that in-field visits are translating to learnings being applied on an ongoing basis – a trend likely assisted by the post-training support provided by OCCUL via phone and email. Demonstrated results suggest strong buy-in from CUs and leagues. Participant satisfaction with their engagement with OCCUL activities is high. At the same time, the overall impact of activities is somewhat limited as many of the CUs and leagues receiving technical assistance are developing from a low base of capacity and experience. It will be necessary to maintain the current approach of OCCUL in order to enable the further organizational development required to ensure their medium to longer-term sustainability. Some refinements in the design of training content – such as greater specificity to the needs of individual CUs and national movements – would support this ends. Consideration of increased resourcing or increasing the frequency of support visits may be also be appropriate. In sum, demonstrated results and positive participant feedback are evidence of a strong program. OCCUL's technical assistance activities are an important function of its support for the development of the credit union movement in the Pacific. This desk-based evaluation indicates a strong program that is producing demonstrated results; a more substantive review at a later date would enable greater measurement of its impact and allow for further refinement of the direction, scope and design of activities.

4.0   Appendices

4.1   Appendix A: OCCUL Technical Assistance, Visit Timetable

CU Name & Location	Dates	Total Participants
Mesenieng CU Pohnpei, FSM	July – August 2012	10 (4 women)
Mountain View Treasures Scheme, Vanuatu	November 2012	5 (1 woman)
Tongan CU League (3 sites)	December 2012	43 (31 women)
Samoan Teachers CU	February 2013	4 (2 women)
Police CU, Samoa	February 2013	4 (2 women)
Development Bank Staff CU, Samoa	February 2013	3 (2 women)
KOMSOL CU, Solomon Islands	March 2013	2 (0 women)
SIWBA CU, Solomon Islands	March 2013	6 (6 women)

4.2   Appendix B: Interview Format – Technical Assistance Participants

#	Question	Guidance for Interviewer	Answer
Basic Information			
i	CU/League/Federation	Eg. Pacific CU	
ii	Position of interviewee	Eg. Director	
iii	Date of interview		
Indicator: Number of tailored training and support materials developed			
1	When have you received in-country support from OCCUL? How many days?	Eg. month and year; duration.	
2	How was the training initiated? Did you send a request, or were you asked to send a request? If yes, what training did you ask for?	We want to find out if the training preparation was informed by inputs from the CU, before it commenced.	

3	Do you think the training focused on your needs, or in future could it have a different focus?	We want to know if the training focus is appropriate or not.	
4	Do you think the training had any impact? *If yes,* please ask for an example/s.	If applicable, ask if their operational capacity has increased or not; and if their governance capacity has increased or not?	
Indicator: Percentage of women participating in the training			
5	How many people attended and who were they?	Want to know: a) total number of participants; b) number of women; c) their positions eg. treasurer, regular member etc.	
Indicator: Number of times follow ups are conducted			
6	Apart from the training, have you received any other support?	Eg. by email or phone. If they reply yes, ask for an example/s	
7	Have you requested any support? *If yes,* how many requests have you made for support? And did you get any reply from OCCUL? What?	(This is linked to the above question. We want to know if/how OCCUL responds to requests)	
Indicator: OCCUL member satisfaction rating of training delivered.			
8	Finally, reflect on the training and its impact. Consider your overall satisfaction with the training delivered, and answer from one of the four following options:	Circle/underline 1 only of the 4 ratings. These may each require some basic explaining.	- Unsatisfied - Marginally (a little bit satisfied) - Mostly satisfied - Fully/completely satisfied
9	Could you please explain this rating? This is your opportunity to help us better understand your needs. Please give any feedback about how we can improve support in future.		
10	Is there anything else you would like to say?	Opportunity for any other feedback etc.	

4.3   Appendix C: Report Format – Technical Congress Participants

#	Question
1	What lessons did you learn or take away from the Technical Congress?
2	What changes or contributions have you made to your Credit Union from what you learned at Technical Congress?
3	How have these changes benefited your Credit Union?
4	What future plans do you have for changing or improving your Credit Union?
5	What parts of the Congress were most relevant or useful to you and your Credit Union and why?
6	What did you enjoy most about the Congress?
7	Do you have any suggestions on how the Congress could be improved in future?