

EVALUATION REPORT

Credit Union Development Project TIMOR LESTE



Covering three years of program implementation
FY2013-14, FY2014-15 & FY2015-16

June 2017

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Cover photo:

The cover photo used for this report are the members of Rai Osan Credit Union in Lete Foho, Ermera, Timor Leste. The photo is used with consent and permission.

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EXECUTIVE SUMMARY

This report presents findings from an evaluation of the 3-year implementation of Credit Union Development (CUD) project in Timor Leste (2013-2016). The CUD project is the second core project of CUFA's Building Institutional Capacity (BIC) program that has been implemented in Timor Leste since 2009. To ensure effectiveness and sustainability of this project, training modules of phases 7-11 was repeatedly conducted to credit union members, committees and the community.

Many people in the rural areas do not have access to formal financial services. The financial sector is still underdeveloped, particularly in rural areas where banks are limited to a few MFIs that are largely credit driven. Timor-Leste has a low level of voluntary savings mobilisation particularly in rural areas, making it more challenging for savings banks to reach. An extensive NGO is also working with credit unions; however, a gap is identified in the provision of sustainable community financial institutions (CFIs). The core objective of BIC is the extension of appropriate financial services to rural poor in Timor-Leste through the promotion and development of the credit union movement. While their program has had some successes, the sustainability of credit unions aligned to credit union principles remains weak.

The evaluation employed mixed methods of qualitative and quantitative approaches that complemented the voices of credit union members and community leaders as well as identified changes in their lives and the community. The purpose of this evaluation is to assess the phased implementation model of the CUD project in developing model credit unions.

The CUD participants are very eager to implement and see the results with what they have learned in the trainings. Savings and loans rituals were applied immediately after participants developed these products. As a result there was an overlap of implementation of the phases 7 to 10 (Appendix D). The overlapped phases increased the strain on participants, as they had to learn bookkeeping, accounting, loan and savings interest calculation simultaneously. This was particularly challenging considering participants of the CUD project have low level of literacy. This approach resulted in extending the implementation phase and increasing training sessions, as participants were not yet capable of operating the credit union without direct supervision of CUD staff.

The performance of project implementation in this evaluation period has been **marginally satisfactory**. While identification of target areas has provided a strong foundation, the gap between the CUD staff and trainees' comprehension skills largely affected the delivery of the program. In addition, their unavailability to attend long workshops due to their personal activities, led to the shortening of time allocated for training and thus increased the amount of training sessions undertaken.

This evaluation recommends the development of efficient and effective training delivery to ensure the sustainability of the credit unions to operate with less supervision from CUD staff. The retention of knowledge was low because the participants were focused on implementing the products to see the results. The phase implementation model became a **drill and repetition** pedagogy, whereby trainees implemented (hands-on) what they learned to better understand how things worked.

1.0 BACKGROUND

1.1 Credit Unions in Timor-Leste

Timor-Leste has a low level of voluntary savings mobilisation in rural areas and people are keeping their savings at home because they do not have access to formal financial services. The development of regular commercial lending activities has been constrained in rural areas by (1) the high costs of operations, (2) the inability to verify and enforce property rights, and (3) the low levels of economic activity. Many existing NGOs work with savings and loans products, yet many have also offered grants and micro-credit to assist communities replace assets lost in conflict, rebuild enterprises and increase participation in micro-enterprise. In the longer term this approach is unsustainable, the poor are stuck in debt and these actions do not help them to be self-reliant. The cooperative model of savings mobilisation offers greater and more sustainable benefits: members benefit from interest earned on savings; community members have access to credit; increased social responsibility increases productivity; and members are empowered to have greater control over their financial decision making.

The credit union movement in Timor-Leste has been operating for over two decades, however, growth has been impeded by political events and violence. In 1994 the National Federation of Credit unions (Hanai Malu) was created to provide support and regulatory assistance to the movement. Despite of its objectives, the institution was unable to offer the required resources or technical assistance to support its members due to a lack of capacity and resources. The accompanying events of Timor-Leste's independence caused some credit unions to cease operations, others have experienced high loan defaults due to internal displacement of the population and the remaining credit unions are functioning without the adequate human resources, strong governance or administrative skills needed to maximise the benefits of their individual organisations.

1.2 Project Delivery

The credit union movement offered a financial service to the poorest people whom are mostly living in rural areas. It aims to form a savings bank that operates under credit union principles. These savings banks are owned and run by members, keeping the interest from loans in the community and are used to develop individual and group savings. In rural and isolated areas, these savings banks are the only line of credit available for poverty stricken individuals and families.

The process of developing model credit unions comprises twelve phases:

1. Community Networking and Research;
2. Community Scoping;
3. Community Consultation and Individual Community Research;
4. Community Development;
5. Cooperative Education;
6. Financial Literacy Education;
7. Group Formation – Initial Savings Product Development;
8. Formalising Initial Institutional and Operational Practices;
9. Development of Initial Loan Products;
10. Saving Mobilisation Foundation;
11. Product Development;

12. Product Implementation and Member Mobilisation.

Phases 8 to 11 were implemented from the third year of the project (CUD project started in 2011). Each phase has different objectives and activities that complement the formation of the credit union. In addition to the training from these phases, community consultation, cooperative education and financial literacy were mainstreamed to allow members to gain a deeper understanding of saving in credit unions. Multiple modules were provided in each training session to catch up with the overlapped implementation of phases. Due to the suggestion of training participants' to limit the time for training as they cannot stay longer, the lessons were broken into smaller topics and delivered two to three more modules each training session.

The CUD project was implemented in three sub-districts across Timor Leste where there is currently no presence of credit unions and limited penetration of other financial services.

1.2.1 Project Delivery Outcomes

- There are 13 model credit unions formed.
- 667 members benefitted in the workshops provided by the CUD project. (346 Male; 321 Female)
- The CUs accumulated a total of \$138,772.21 USD in savings. The average member's savings is approximately \$196.56 USD (Appendix E).
- A total of \$113,334.55 USD in loan disbursement (81.6% of total savings) and \$30,750.05 'Cash in hand' across the membership base.
- The membership increased over 428 members (179%) in three years.
- 1,933 training modules delivered.
- Over 23,000 training participation in three years (Table 1).

Table 1 – CUD training and workshop attendance

	Male	Female	MWD	FWD	Boy	Girl	BWD	Total	Training
2013-2014	1113	1114	12	2				1239	468
2014-2015	5660	6407	50	50				12167	933
2015-2016	4569	5103	26	42	177	169	1	10087	532
Total	11342	12624	88	94	177	169	1	23493	1933

2.0 METHODOLOGY

2.1 Evaluation Purpose

The Credit Union Development (CUD) project had been active since 2011 and continues under the Building Institutional Capacity Program. The first 24 month period primarily engaged in the design and implementation of phases 1 to 7. Phases 8 to 11 was implemented with a slow pace from 2013 to present. Although phase 7 was included in the 2013 evaluation during its formative stage, this stage was also included in this evaluation to understand the continuity of the program.

2.2 Evaluation Scope

The objective of this evaluation is to assess the performance of the CUD project implementation to date, evaluate challenges and opportunities, and provide recommendations for future project design and implementation. This is also an opportunity to facilitate the incorporation of participant voices into decision-making processes so that future project design and implementation can best meet the needs and demands of the community.

2.3 Evaluation Framework

The Australian Aid Programs NGO Quality Assessment Framework (QAF): a framework to assess the quality of NGO project implementation employed by the Australian Aid Programs 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.

The Australian Aids Programs NGO Quality Ratings Guide: a framework developed to report on the achievement of project objectives as required in the Australian Aid Programs 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.

2.4 Research Team

An independent evaluator was hired for the purpose of conducting a series of project evaluations for CUFA. The project evaluator from CUFA office in Australia was in-charge of analysing and reporting the collected information. In-country staff and program officers conducted the sampling and collection of data, as well as data entry. The evaluator did not engage personally with the sample and project sites. Project officers who were briefed and

invited to review the methodological process did the collection of data, raised ideas and concerns were incorporated into the process.

The research assistant had good background knowledge of the project, both team members had been independent from project delivery activities. Further assistance was provided by CUD project officers who supported the organisation of Focus Group Discussions (FGD), individual interviews and additional translation where required. Prior to field research, the research assistant in Dili briefed all members of the CUD team; where they were invited to review the methodological process, raise ideas, concerns and input toward the process.

2.5 Research Tools

Qualitative data will be the primary focus of this evaluation. This evaluation used Survey Questionnaire Interviews, Focus Groups and Monthly-Quarterly reports. Evaluation findings were mostly reliant upon the analysis of qualitative data. A mixed-method approach was undertaken combining quantitative data and qualitative data, comprising three components: review of project documentation and information; FGDs with project participants; and semi-structured individual interviews with project participants (leaders and potential members).

As mentioned above, the evaluation process was discussed in a meeting with all CUD project staff in Dili, and their feedback was incorporated into the design of research tools. FGDs and interviews were semi-structured and questions open-ended, with a format for prompts to ensure key information was gathered, but in a way in which conversation could flow to enable information to be expressed. The questions were developed to understand the outcome and impact of the program to the lives of the project participants. This approach was easier for participants to follow as it was more natural; if people started discussing an area which wasn't part of the current questioning but did inform a different section of questioning, this flexibility and adaptability (not a rigid format) meant the interviewee or participant could continue, as long as relevant information was being captured.

The review of program documentation and records included:

- 1) project design documents – project plans, annual development plan; phase-by-phase implementation toolkits; and
 - 2) project information – quantitative and qualitative project data; monthly and quarterly monitoring reports completed by the BIC in-country project officer; phase-by-phase reports.
- This review has informed assessments of the quality of project design and implementation.

Individual interviews were conducted with ordinary members of the credit union in each district. Specific criteria were used for the selection of interviewees. Considerations included: gender, language, status in the community, status in the group, age, level of participation in the credit union, and availability for interview. These considerations were made to maximise time effectiveness and identify key informants whilst constituting a sample representative of the group: a mix of women and men, committee members and regular members, old and new members, and youth. This targeting enabled inclusion of beneficiary voices from both key informants and persons typically marginalised from development processes. The rationale of individual interviews was to capture the voices of those who may not be comfortable speaking in a group, but for whom it was identified by observation that they had something to say.

Individual interviews also provided a platform to further examine the capabilities of committees and their existing roles in the community. It is also useful for measuring trust – something people may be less open about discussing in a group forum. Interviews were semi-structured to enable the logical flow of thought and natural discussion. There were four key areas of focus, each of which had a number of prompt questions which may or may not have been used, depending on how the discussion proceeded: participation; knowledge of financial cooperatives and financial literacy; trust; and leadership.

Key informant interviews were undertaken with key project and partner staff. The committees and community leaders were interviewed individually to correlate the data from the FGD and individual interview sample. Community Leaders were mostly involved in safekeeping the money and maintaining trust between the credit union, committees and its members.

A **group interview** was conducted with project participants from three sub-districts. At the suggestion of CUD project staff concerned that participants had limited time to engage, FGDs were restricted to 30 minutes in duration and took place prior to CUFA workshops conducted, while some interviews took place on different day to accommodate the sample's convenient schedule. The group interview took place in the credit union site and tried to include both male and female committees as possible. Focus group discussion was conducted with credit union members including committees and community leaders.

A semi-structured approach was taken to enable information, ideas and feedback to take the natural course of discussion. Core questions were devised to prompt discussion and assess 4 areas relevant to CUD phased activities to date: verification of CUFA community scoping and project site selection; participant understanding of financial cooperative principles; participant understanding of basic financial literacy; and cross-cutting themes including gender. Finally, a fifth area of discussion encouraged participants to provide feedback about the project and prioritise their needs.

2.6 Sampling

The evaluation sample consisted of field visits to 3 sub-districts, which was undertaken over 4 days in November 2016. The sampling size was based upon time constraints, particularly given the great distances between project areas, balanced against the need to find a sample representative of the project.

This sample includes all three sub-districts where the CUD project is active; Maubisse, Remexio and Letofoho. These sub-districts vary considerably due to demography, language and geography. Except for Remexio, CUD staff had to travel three-hours to deliver training sessions to the two sub-districts. Motorcycle was the main transport for CUD staff. However, they could not deliver CUD training if the road was muddy or when the weather was not good.

Table 2 – Evaluation participants

Evaluation participants (sample)			
Number of Provinces visited:	3	Number of Focus Group Discussion:	4
		Number of Individual Interviews:	28 (M; F)
Maubisse			
Interviewees		Type	Date
Maubisse			
15 Ordinary members (14 Males; 1 Female)		FGD	23 November 2016
6 CU Members:		Individual Interviews	23 November 2016
<ul style="list-style-type: none"> • 3 Ordinary members (2 Males; 1 Female) • 2 Committee members (1 Male; 1 Female) • 1 Community Leader 			
Letofoho			
4 Participants (2 Males; 1 Committee; 1 Community Leader)		FGD	21 November 2016
13 CU Members		Individual Interviews	21-22 November 2016
<ul style="list-style-type: none"> • 8 Ordinary members (3 Males; 5 Females) • 3 Committee members (3 Males) • 2 Community Leaders (2 males) 			
Remexio			
8 Ordinary members		FGD	24 November 2016
9 CU Members:		Individual Interviews	24 November 2016
<ul style="list-style-type: none"> • 4 Ordinary members (2 Males; 2 Females) • 4 Committee members (1 Male; 3 Females) • 1 Community Leader (1 Male) 			

In each sub-district, the CUD project was engaged in several villages to establish credit unions. Due to time constraints, samples from all model credit unions were not interviewed. The sample in this evaluation was members from 11 different credit unions.

The project evaluator from CUFA office in Sydney is in-charge of analysing and reporting the collected data. In-country staff and program officers conducted the sampling and collection of data, as well as the translation and data entry.

2.7 Limitations

There were some limitations related to the parameters of time allocated to prepare, conduct and present this evaluation. These limitations were compounded by the long periods of time to travel between sites, and therefore only 2 to 3 members of the 11 model credit unions were sampled for on-site research. An attempt was made to offset this by utilising program data covering a wider area in order to make general assessments about wider program performance.

Given the limited timeframe and scope of the evaluation, the evaluator did not participate in the field site visits, data collection and interview process. In-country program staff in Timor-Leste facilitated the selection of sites and samples for interviews. Potential for selection bias is somewhat offset through direct oversight from the Sydney CUFA staff who acted as research assistants. However, it is noted here that risks could not be entirely mitigated.

In some cases, the collection of appropriate qualitative data was made difficult by the lack of common language between the evaluator and interviewees. However this limitation was offset by the fact that the Research Assistant had experience working with savings banks and possessed a developed understanding of the rural finance sector in Timor Leste.

Given the practical considerations of time parameters on the research, in some circumstances there was not opportunity for verification of issues reported by savings banks. However, some verification did occur through communication with the Research Assistant, CUFA Project Officer, and CUD Project Coordinator via email and in video-call.

3.0 FINDINGS

3.1 Summary of Findings

- Since the formation of credit unions and implementation of savings and loan products, there is has been an improvement to the living standard of the people in the community (Appendix E). The interviewed individuals expressed an increase in their savings and had easier access to loans for the purposes of starting and running businesses. The people in the community are more engaged in credit unions and keep their savings more regularly. They can access loans to do their business or use for emergency without the difficulty of supplying any documents for collateral.
- The CUD participants gained trust from their community. They verbally informed CUD staff that they had received positive outcomes from the training mostly from the newly developed trust from community and credit union members. The workshop allowed them to acquire knowledge and clearly understand the difference between CU, MFIs and banks.
- The participants wanted to put their learning into practice as they were having difficulties in understanding the modules without implementation. A deductive method was applied so participants having difficulties could better understand when product is implemented.
- The training modules were relevant in developing model credit union but the delivery of training was less efficient and sustainable because of the limited time for training. Delivering multiple modules in each sessions positively affected the retention of knowledge.
- Phases 8 to 11 overlapped the implementation of phases resulting in an increased number of training sessions. CUD staff continued conducting workshops as savings and loans were implemented by the credit union members. Except for the initial savings product, the credit unions implemented loans before the actual product implementation (phase 12). The workshops from phases 8 to 11 were conducted simultaneously so credit unions could operate effectively after prematurely implemented savings and loan products.

- Participants who failed before the beginning of phase-7, influenced the overlapped CUD phase implementation. These participants immediately formed and started commencing savings prior to the development of initial saving product and policies. In 2013 evaluation, it is reported that these participants lost trust in the CUD project after they failed their group. To prevent other participants failing, CUD staff fast-tracked the implementation of phase-7 and assisted in developing credit union laws and regulation to formalised its operation.
- The thirteen (13) model credit union are established and need minimal support in the form of technical assistance to strengthen their operations. The CUD project has achieved its purpose in developing model credit unions in Timor Leste, but requires regular supervision to prevent diversion from credit union principles.

3.2 Phased Implementation evaluation

3.2.1 Overview of Phase Implementation

The CUD Project has been active since 2011 and covers three districts in Timor. These areas were chosen on the premise of their lack of credit unions and limited penetration from other financial service providers.

Each phase had a different purpose in the development of model credit unions. But all phases were linked in building trust and basic financial literacy. The phased implementation model used a deductive method of teaching by transferring what was learned into practice so the participants better understands the modules of each phase. In March 2013, the CUD team began supporting the facilitation of phase seven: group formation.

Overview of Project Phases in this evaluation:

- 7) Group Formation & Initial Savings Product Development;
- 8) Formalising Initial Institutional and Operational Practices;
- 9) Development of Initial Loan Products;
- 10) Savings Mobilisation;
- 11) Product Development;
- 12) Product Implementation and Member Mobilisation.

In the early phases of CUD, the main focus was on the education of the community that taught the importance of savings and efficient budgeting. Phases 7 to 11 started with the formation of groups, raising and educating committees, development of savings and loan products, policies and other financial services. Compulsory and voluntary savings were promoted to attract and maintain members.

Table 3 – Implementation period

Phase	Proposed Implementation	Actual Period of Implementation
7	April 2013 to June 2013	March 2013 to December 2013
8	July 2013 to September 2013	November 2013 to June 2014
9	October 2013 to December 2013	January 2014 to July 2014
10	January 2014 to March 2014	July 2014 to June 2015
11	March 2014 to June 2014	June 2015 to November 2015

Note: The implementation period mostly covered the time where products were developed. Training on all phases was continuously delivered to credit union members in the form of support and technical assistance.

During CUD training, less than half of the credit union members regularly participated in the trainings (Table 4). Many of the members did not participate because they were busy with their farming or had limited money to save. The people in rural areas were indigenous and spent most of their time farming during the rainy season. Their level of education and awareness of credit unions was extremely low. Some members were illiterate and not all committees remembered the lessons as CUD training was conducted only once or twice a month with each credit union. The pace of the training was slowed to ensure that members and committees fully understood the credit union operations and management. CUD staff repeated these modules until trainees completely understood and were confident to operate under less supervision.

The table below indicates the frequency of workshops, learning modules and the volume of participants attending the trainings delivered. The participants in Remexio have to learn five modules from multiple phases because they implemented their products while not being entirely equipped with necessary knowledge. The modules were broken into smaller topics so it would not be difficult for the participants to learn.

Table 4 – Participants of CUD training

Attendance on trainings conducted in 2016						
Module	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16
Financial Cooperative	3 workshops	3 workshops	10 workshops	4 workshops	6 workshop	1 workshop
	153 - Remexio	153 - Remexio	160 - Remexio	188 - Remexio	40 – Remexio	30 - Remexio
					53 – Letofoho	
				36 – Maubisse		
Financial Literacy	3 workshops	3 workshops	12 workshops	7 workshops	4 workshops	4 workshops
	153 - Remexio	153 - Remexio	160 - Remexio	188 - Remexio	144 - Remexio	113 - Remexio
			56 - Letofoho	83 - Letofoho		
Leadership	3 workshops		6 workshops		3 workshops	3 workshops
	153 - Remexio		153 - Remexio		57 – Remexio	96 - Remexio
Bookkeeping	4 workshops		10 workshops	8 workshops	7 workshops	10 workshops
	12 - Remexio		12 - Remexio		9 – Remexio	12 - Remexio
			65 - Letofoho	113 - Letofoho	35 – Letofoho	62 - Letofoho
			53 - Maubisse	34 - Maubisse	42 – Maubisse	48 - Maubisse
Loan Product Development	16 workshops	13 workshops	38 workshops	7 workshops	3 workshops	10 workshops
	153 - Remexio	125 - Remexio	153 - Remexio	160 - Remexio	144 - Remexio	84 – Remexio
	101 - Letofoho	99 - Letofoho	71 - Letofoho		70 – Letofoho	112 -Letofoho
	52 - Maubisse	53 - Maubisse	101- Maubisse	31 - Letofoho		44 - Maubisse
Savings Mobilisation Development	3 workshops	5 workshops	11 workshops	8 workshops	8 workshops	3 workshops
	153 - Remexio	153 - Remexio	153 - Remexio	160 - Remexio	57 – Remexio	96 - Remexio
		52 - Letofoho		151 - Letofoho	161 - Letofoho	
Savings Product Development	11 workshops	11 workshops	35 workshops	4 workshops	6 workshops	11 workshops
	153 - Remexio	153 - Remexio	160 - Remexio	188 - Remexio	104 - Remexio	83 - Remexio
	60 - Letofoho	70 - Letofoho	78 - Letofoho		99 – Letofoho	130 -Letofoho
	76 - Maubisse	78 - Maubisse	78 - Maubisse			41 - Maubisse

Repeating the learning modules, particularly for the committees, enabled them to record financial transactions properly. Although the committees were confident in bookkeeping, they were not yet competent in calculating the interest of saving and loan. As a result, CUD staff conducted more training sessions for the participants experiencing difficulties in understanding. The phases (8 to 10) overlapped because the trainees executed the products in the middle of the phase implementation period. CUD staff were worried that participants may lose interest in the project if they did not apply what they learnt and saw the live results. Therefore, the phase implementation period was not followed, as it was more relevant and necessary to reorganise the training according to the needs of the participants.

This evaluation found that the phase implementation period of phases 7 to 11 was less efficient because the trainees needed to practise the application of savings and loan products and not just rely on lecture material. The number of training session increased because the training time was shortened, while trainees had to learn four to five modules each training session. The CUD staff delivered training modules in bookkeeping, calculation of interest and managing loan and savings to the committee members because three phases overlapped (Appendix D) from July 2014 to 2016 (after the credit unions implemented loan product).

3.2.2 CUD Phase-7: Group Formation and Initial Savings Product Development

There was an increase in interest in the groups and savings before the commencement of this phase. Trainees started saving and forming groups prior to phase. Since the participants initiated activities that were not yet taught, many groups ceased saving and having meetings. CUD staff fast-tracked the project cycle to accordingly address these issues.

To maintain interest in the project and ensure that the participants fully understood the CUD training, participants put their learning into practice under supervision of CUD staff. Training consisted of financial cooperative education, financial literacy and developing initial savings product and policy. However, most of the participants were illiterate and used indigenous language, meaning the participants could not keep up with the many topics taught in one day. To address this, each training session was shortened to not affect the businesses of participants and avoid them losing interest. CUD staff used simple language and many examples that allow for local people to understand.

Table 5 – Membership growth

District	CU	July 2013	CU	November 2013	CU	June 2016	Growth
Remexio	3	38 17 Male 21 Female (7 committees)	3	50 24 M, 1Mwd 26 Female (7 committees)	4	306 141M, 1WD, 7 Boys 144 F, 1WD, 12 Girls (12 committees)	268
Letofoho	4	160 86 Male 74 Female (19 committees)	4	111 62 Male 49 Female (19 committees)	5	198 77 M, 37 Boys, 1Bwd 66 F, 17 Girls (24 committees)	87 Since Nov. 2013
Maubisse	3	41 15 Male 26 Female (9 committees)	3	63 45 Male 28 Female (12 committees)	4	163 51 M, 31 Boys 65 F, 16 Girls (13 committees)	122
Total	10	239	10	224	13	667	428 (179%)

From September to November 2013, during the early stage of phase implementation, Letofoho experienced a decrease in members (Table 5; Appendix A). However, 2 of the 3 sub-districts had a consistent increase in members (Appendix A). Following the implementation of the loan product and savings mobilisation phase, membership growth of all sub-districts gradually increased from July 2014 onwards.

This phase conducted regular workshops in bookkeeping and credit union policy that allowed members to understand how credit union operate and the importance of financial records. Forming a group and development of initial savings product were the main activities in this phase. The biggest challenge this phase faced was overcoming the negative perceptions certain participants felt towards the CUD project after their experience when prematurely forming groups and failing to save. CUD staff addressed these concerns by explaining to them the difference of the CUD project’s credit union movement and focusing on re-gaining their trust.

Financial literacy education was a particular area in which further activities were in demand. Committee members required a lot of support in basic accounting and bookkeeping of initial savings. Accurate bookkeeping ensured that the money of the members were recorded correctly and transparency was practiced by issuing receipts and showing transaction records to all members. The training modules in this phase built stronger trust with the members.

Activities in this phase implementation

Group Formation	<ul style="list-style-type: none"> ➤ The CUD project coordinated with the formation of groups and provided workshops on the roles and responsibilities of its members ➤ The group decided on membership fee and initial saving deposit
Develop initial saving product	<ul style="list-style-type: none"> ➤ CUD staff provided training on calculation of interest. They also assisted committees who were not confident in calculation of saving interest to their members
Regular workshops	<ul style="list-style-type: none"> ➤ CUD staff provided regular training on Financial Literacy to all credit union members and the community as they had not entirely understood the functions and operation of credit unions. ➤ The community were given information to understand that keeping their savings in the savings bank was within their interest and will allow for easier access to loans. ➤ The training to committee members included financial recording, identifying profit and losses, and keeping reserve funds.

The individuals interviewed in this evaluation expressed that credit unions with trusted committees got more new members. This was such because members felt safer investing their savings with credit unions from the community with people they knew. Cooperative education and financial literacy training was conducted regularly to help members understand the benefit of saving in a credit union.

The rating of this phase is considered *marginally satisfactory*. The implementation of phase-7 activities took longer, effecting the schedule of phases 8 to 11. Accounting and bookkeeping workshop were conducted to committees; however, the statement of the sample indicates a high level of concern with the committees' accounting and bookkeeping skills. Due to low level of literacy and difference in language used by the community, CUD staff simplified the module and the delivery of the training by using more photos.

	Best Practice	Fully Satisfactory	Satisfactory Overall	Marginally Satisfactory	Weak
Relevance			✓		
Effectiveness			✓		
Efficiency				✓	
Sustainable				✓	

The biggest challenge in this project was delivering multiple learning modules every session. The trainees have to learn four to five modules in a limited time. They fail to keep up with the lessons, because the modules (Accounting and Bookkeeping education, credit union policy, Financial Cooperative Education and Financial Literacy) were conducted with the shortened training time. The efficiency of training delivery suffered a lot, as the trainees needed more training sessions to adequately learn the modules. The involvement of Vision Fund in the village also pressured CUD staff to fast track the phase implementation creating constraints on properly teaching the modules for everyone's understanding.

3.2.3 CUD-Phase 8: Formalising initial institutional and operational practices

In this phase, the policies and regulations developed by the group were officially implemented to formalise the group and ascribe it as an official credit union. The model credit union facilitated the community to have better access to savings and loans, which was not possible when MFIs and banks constituted all of the available financial institutions. The committee members provided accurate and transparent financial records in saving transactions, which improved the trust among members.

After group formation and development of initial savings, the group was formalised as an official institution. Committees were voted on by the members to facilitate the operation of the credit union. Training on operational practices was provided by CUD staff so committees learned their roles and responsibilities in the credit union.

This phase focused on formalising the groups and development of credit union policies. Mainstreamed workshops from previous phases (Financial Cooperative Education, Financial

Literacy, Accounting and Bookkeeping) were also delivered to credit union members, especially the committees. Training on leadership and good governance was conducted after the trainees were familiar with the credit union policies, laws and regulations.

Activities in this phase implementation

Formalisation of group and operation	<ul style="list-style-type: none"> ➤ In this phase, the groups were formalised as a credit union and their operation and policies were made official ➤ CUD staff conducted training on credit union management to committees as well as establishing to them, their roles and responsibilities.
Drafted savings bank's law and regulation and understanding the credit union principles	<ul style="list-style-type: none"> ➤ CUD staff conducted training on developing laws and regulations and how to manage the group ➤ Taught credit union principles and policies
Delivered training in accounting and bookkeeping to promote transparency and accuracy of financial records	<ul style="list-style-type: none"> ➤ CUD staff conducted book-keeping education such as how to record their transaction on passbook, community book, voucher in and out, community loan book and loan repayment method. ➤ Bookkeeping was conducted regularly to committees (because some committee members had no background in bookkeeping and accounting).
Leadership training and good governance to committee members	<ul style="list-style-type: none"> ➤ Workshops for good governance and operation procedures were conducted focusing on committees to understand their roles and responsibilities. This included their ability to invite new members, accommodate members' queries, and ability to deal with problems, late repayment and delinquency
Regular workshop	<ul style="list-style-type: none"> ➤ CUD staff provided regular training on Financial Literacy to all credit union members and the community, as they had not yet entirely understood the functions and operation of credit unions. ➤ The community was given information to understand that keeping their savings in the savings bank provides interest and creates easier access to loans. ➤ The training to committee members included financial recording, identifying profit and losses, and keeping reserve fund.

Members were more comfortable keeping their savings after formalising their group. The fact that they had elected members they trusted as their committees and acquired safe boxes to

secure the money of the credit union members, helped immensely. CUD staff noted that committees continued to not adequately understanding accounting and booking. Consequently, classes on these subjects were incessantly conducted bookkeeping training since it was fundamental to accurately record. In this phase, credit union members understood the credit union policies and requested CUD staff to update them on any changes.

The implementation of this phase is rated *marginally satisfactory*. The overlap of phase implementation with phase-9 resulted in a further increase in training modules to learn (Appendix D). This made it difficult to retain the acquired knowledge. The workshop and support provided were relevant and effective in formalising the credit unions and educating the committees. Members were much more comfortable keeping their savings within their credit union after it became official.

	Best Practice	Fully Satisfactory	Satisfactory Overall	Marginally Satisfactory	Weak
Relevance			✓		
Effectiveness			✓		
Efficiency				✓	
Sustainable				✓	

The efficiency of training delivery remained modest due to the shortening of training time that resulted in the need to increase training sessions. The statement of the sample pertaining to committees' bookkeeping skills indicated that the retention of knowledge was weak due to the multitude of learning modules that they had to absorb each session.

3.2.4 CUD-Phase 9: Development of Initial Loan Products;

Phase-9 focused on developing loan products and policies, loan process, and management of late repayment and delinquency. Loan interest contributed to the growth of credit union capital. In turn, this increases the capacity of the credit union to provide interest in savings and other services. Thus, the development of a good loan product, policy repayment and delinquency management was important to the credit union providing saving interest to its members.

The implementation of this phase attracted membership to the credit union in Letofoho. Credit union members developed loan products with lower interest than MFIs and with better monthly interest repayment schemes. For instance, borrowers could earn interest themselves as well as reduce their outstanding loan if they paid interest and a portion of their loan off monthly.

This phase however was simultaneously implemented with phase-8 and the beginning of phase-10. After groups were formalised, the development of loan products were implemented so training participants could better understand the roles of committee members by spearheading the group in developing loan products and policies. Training in development of loan products and promotion of regular savings were delivered as well as learning modules from previous phases to ensure high retention of knowledge.

Activities in this phase implementation

<p>Developing loan product (policy, interest, assessment, collection)</p>	<ul style="list-style-type: none"> ➤ CUD staff delivered training in lending. Credit union members learned the loan process and assessment of loan application, as well as how to deal with delinquent loans ➤ The development of loan interest was considerate of the difference in loan products provided by banks and MFIs. That is, many MFIs in Cambodia received funding and support from donors and international NGOs which build their capacity to provide large low interest loans, while the CUD project is a self-help group where loans and interest were decided according to credit union's capacity.
<p>Provided workshops on loan application to credit union members</p>	<ul style="list-style-type: none"> ➤ As participants wanted to learn how to fill the application form for different loan purposes, role-playing on loan applications was used so trainees could better understand how to fill the forms themselves.
<p>Delivered CUD training in calculating interest on savings and loans</p>	<ul style="list-style-type: none"> ➤ The training in calculating interest was conducted to all members of the credit union. The committees were the main target as they had to provide accurate calculation of interest. ➤ Sampled members expressed that they trusted their committees accounting, so there was no need for them to calculate interest.
<p>Conducted supplementary workshop in bookkeeping to promote transparency and accuracy of financial records</p>	<ul style="list-style-type: none"> ➤ CUD staff conducted bookkeeping education regularly to committees because the committee members were not confident in recording financial transactions without the supervision of CUD staff.
<p>Regular workshop</p>	<ul style="list-style-type: none"> ➤ CUD provided regular Financial Literacy to credit union members and Community Audit Consultative Sessions to people in the community to learn more about savings and the benefits of keeping it in the savings banks.

Credit union members understood how loans worked and how they could apply loan for membership in the credit union. They were very interested with how much they could save if they paid on time. The members and committees also learned how to calculate their interest as well as plan to repay their loans efficiently. After development of loan products, the committees focused on learning how to provide loan and accurate calculation of interest. Loan products were implemented before phase-12 because the trainees needed to test their product by putting their theory into practice.

Although training in loan products were relevant to earn income to pay for interest, this phase is considered ***marginally satisfactory***. Training was relevant but the phase itself was too early to implement since many credit unions had not fully understood bookkeeping and calculation of initial savings and loan interest. Credit union members' sense of accountability in loan product was still weak because good governance and leadership workshop were not yet learned during the implementation period of phase-9.

The workshop delivery was less efficient and effective since training participants had difficulties remembering the topics in the training. The statement of the sample indicated that committees were still not familiar with calculation of interest. The committees prioritised loan product development and loan management, as they had to provide the loan to the members. CUD staff continuously delivered training on loan and calculation of interest even after the phase implementation period was over because the committees claimed that their credit unions were not confident in managing loans.

	Best Practice	Fully Satisfactory	Satisfactory Overall	Marginally Satisfactory	Weak
Relevance			✓		
Effectiveness				✓	
Efficiency				✓	
Sustainable					✓

This evaluation found that ordinary members of the credit union were not curious with how much interest they got from savings and how much they had to pay for loans. Committee members who were responsible for bookkeeping and calculation of interest did the according undertook the according calculations. CUD staff continuously delivered training on accounting and bookkeeping to committee members as to ensure they could, in the future, operate with less supervision of CUD staff. The training participants' low level of comprehension and short training time undermined the sustainability of this phase.

This evaluation recommends that all training modules in each phase should be finished in its delivery before moving to the next phase, instead of repeating workshops on loan application and calculation of interest during the implementation period of the next phase. This evaluation agrees that implementing the product after it has been learned of would help the understanding of trainees. However, implementing the product and moving to the next phase without delivering all training modules only weakens the CUD staff's management of the program.

3.2.5 CUD-Phase 10: Savings Mobilisation Foundation;

This phase oversaw CUD staff implement workshops to increase membership and promote of regular savings. Door to door visits provided financial counseling to household members. Topics covered saving and expenditures, money and saving, smart spending and budgeting. CUD staff invited the people in the village to attend the meeting and training in the model credit union for further information. The workshop in the credit union also attracted the community to become new members and save money in the credit union. The benefits of regular savings motivated members to increase their savings so they could earn more interest.

Activities in this phase implementation

<p>Provided CUD workshops on savings mobilisation and membership growth</p>	<ul style="list-style-type: none"> ➤ CUD staff worked with committees and community leaders in conducting open invitation promotion to provide financial counselling and concepts to all villagers and invited them to join following meetings, training, and workshops to understand more about the benefits of savings in the credit union and the benefits of being a member. ➤ CUD staff provided support and assistance in promoting savings product, as many members had not understood the difference between compulsory and voluntary savings. CUD staff and committees also visited primary schools to promote membership and savings in the credit union. The CUD project conducted the meeting and explained to students (children) the benefits of savings and member of credit union in the primary schools. ➤ The credit unions promoted benefits of regular savings and invited new members to increase its capital.
<p>Delivered CUD training in calculating interest on savings and loans</p>	<ul style="list-style-type: none"> ➤ The training in calculating interest was conducted to all members of the savings bank. The committees were the main target as they had to provide accurate calculation of interest. ➤ Sampled members expressed that they trusted their committees so there is was need for them to calculate interest.
<p>Conducted supplementary workshop in bookkeeping to Promote transparency and accuracy of financial records</p>	<ul style="list-style-type: none"> ➤ CUD staff conducted bookkeeping education such as how to record their transaction on passbook, community book, voucher in and out, community loan book and loan repayment method. ➤ Bookkeeping was conducted regularly to committees (some committees were voted in on the basis of being trusted by the members, however not many of these committee members had background in operating a credit union and lacked financial skills.
<p>Regular workshop</p>	<ul style="list-style-type: none"> ➤ CUD staff provided regular Financial Literacy and Community Audit Consultative Sessions to the community as a part of Savings Mobilisation so they could understand that keeping their savings in the savings bank gains interest and provides easier access to loans.

The credit union members learned about the benefits of regular savings and how it contributes to the credit union. Some members started to save more but the credit union was not yet capable of managing a total savings account of over \$10,000 during the phase implementation period and did not accept large deposits. Most people saved their money regularly so they could apply for larger loans. Having a safety boxes strengthened the trust and increased regular savings in the credit union. Evaluation respondents expressed that members were saving more regularly because their money was secured in the safety box of the credit union.

Although saving mobilisation employed door to door tactics to increase membership, the credit union fell short in members inviting people in the village. The respondents suggested finding a new strategy to increase more members without depending on CUD staff. Respondents strongly believe that joining with another credit union to increase membership would put their credit union in greater risk. Merging with other credit union changes the policies, the respondents cited that some credit union required their members to pay loan interest weekly.

This evaluation found that the challenge to increase membership in the credit union was due to small number of households in villages where the credit union operate. It is difficult to attract new members from other villages because credit unions and MFI are active in these areas. An international NGO had also formed credit unions, which affected savings mobilisation particularly in increasing membership. The credit union attempted to increase membership by visiting schools and marketplaces but this only resulted in a gradual increase of members, as many people are already member of other credit union.

Another challenge in saving mobilisation is the scepticism conceived towards credit unions. The people are very careful with their money and do not want to keep their savings in credit unions due to bad experience. Most people in the community are engaged in MFIs as they can apply for loans without requiring initial savings. This evaluation also found that the community joined the CUD's model credit union because they learned the importance of savings and provided workshops that were essential in building their own credit union. However, the existence of another credit unions operated by NGOs made it difficult to increase membership.

	Best Practice	Fully Satisfactory	Satisfactory Overall	Marginally Satisfactory	Weak
Relevance			✓		
Effectiveness				✓	
Efficiency				✓	
Sustainable				✓	

Though this phase was helpful in increasing the capital to provide more loans and other services, the overall rating of this phase implementation is **marginally satisfactory**. The credit unions were not yet ready to have training in savings mobilisation because they had not

learned the essential knowledge needed to operate their initial savings and loan products. The implementation of this phase created another overlap in the phase implementation with phase-9.

Phase-10 was implemented by CUD staff because credit union members were not increasing their savings after the implementation of loan products. To ensure that the capital of the credit union was not used, savings mobilisation and membership was encouraged by CUD staff. The overlap in phase-10 was the last overlap as CUD staff started the implementation of the next phase after a year (Appendix D).

3.2.6 CUD-Phase 11: Product Development; and

The activities of this phase were focused more on learning and familiarising calculation process on saving and loan interest rate. The CUD project delivered workshops on compulsory and voluntary savings, it was opened to members and non-members. This phase assisted the credit unions to develop other savings product to encourage members to include their family in the credit union and invite non-members. The CUD staffs continued conducting workshops on loan products, bookkeeping, savings mobilisation, financial literacy and financial cooperative education as supplementary to increase retention of knowledge.

Activities in this phase implementation

<p>Development of another savings product</p>	<ul style="list-style-type: none"> ➤ Another product developed in this phase was the children education savings. This product encouraged members to save for their children’s education. ➤ CUD staff provided supplementary workshops on family budgeting to credit union members to encourage regular saving. This workshop contributed to the development of savings products and focused on gaining new members from families.
<p>Provided CUD training in calculating interest on savings and loans to ordinary members</p>	<ul style="list-style-type: none"> ➤ The training in calculating interest was conducted to all members of the savings bank. The members can make the faster transactions if they can calculate. ➤ However, not all members were motivated to learn calculation. Sampled members expressed that they trust their committees so there was no need for them to calculate interest themselves.
<p>Supplementary workshop in bookkeeping to promote transparency and accuracy of financial records</p>	<ul style="list-style-type: none"> ➤ CUD staff conducted bookkeeping education such as how to record their transaction on passbook, community book, voucher in and out, community loan book and loan repayment method. ➤ Bookkeeping was conducted regularly to committees

Regular workshop	➤ CUD staff provided regular Financial Literacy and Community Audit Consultative Session to the community as a part of Savings Mobilisation so they could understand that keeping their savings in the savings bank gains interest and provides easier access to loans.
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This phase implementation is considered *marginally satisfactory* because some learning modules provided to credit union members were less relevant and effective. The sampled ordinary credit union members for this evaluation does not fully know how to calculate saving and loan interest. They expressed that the calculation of interest is the responsibility of the committees and they trust them so there is no need for them to learn. Although calculation of interest was delivered by CUD staff since phase-9, the interviewed committees were incapable of explain how to calculate their saving and loan interest.

	Best Practice	Fully Satisfactory	Satisfactory Overall	Marginally Satisfactory	Weak
Relevance				✓	
Effectiveness				✓	
Efficiency			✓		
Sustainable				✓	

The committees needed more training in learning modules from previous phases as they were not confident to operate independently of CUFA. CUD staff must conduct the workshop before the credit union begins its regular operating time. This could remind the participants of the proper calculation and procedures as well as how to apply bookkeeping and calculation with the supervision of CUD staff.

3.2.7 Product Implementation

The developed products during phases 9 to 11 were implemented before Phase 12 (Product Implementation). While delivering activities and workshops in the previous phases, savings and loan products were implemented to make the participants understand the modules. CUD staff used a deductive approach where they instructed the participants on how to develop and operate the credit union while putting it in application (hands-on). CUD staff expressed that the knowledge gain needs to put into practice so trainees would see the results of what they learned. Instead of implementing the products developed in phase 12, the credit union could revise the product if any weakness occurred after product implementation.

This evaluation found that the credit union needs support and technical assistance to strengthen their operations in management, savings and lending strategies, and member promotion, to increase the sustainability of their credit unions. The CUD project has achieved its purpose in developing credit unions in Timor Leste. Future activities would require technical assistance to committee members and supplementary workshops to educate the ordinary members in financial literacy, budgeting and savings mobilisation.

This evaluation recommends the Federation, Hanai Malu provide technical assistance to the thirteen (13) model credit union in strengthening the trust and stability of the credit union; increase retention of knowledge; and ensure that the model credit union does not diverge from pure credit union principles and practices. The Federation needs to be strengthened to provide affordable and reliable services to its member credit unions. The project benefits will not be sustained if funding and activities cease because now the community needs support both technically and physically in areas such as bookkeeping. The people have low education and need more time to learn and practise.

3.3 Cross-Cutting Participation Issues

Gender

It is easier to invite women to become members because they are very active in joining. Women's participation in CUD activities has little difference with men. Overall data presents an appropriate gender balance. Some women and PWD are board or committee. Mostly, project data indicates that women represent about 45% of participants (Appendix C).

Children and Disability

There is good proportion on membership of children and people with disability as detailed on the project delivery outcome. The committees go to their homes whenever they would like to have transactions. If there is new information, some members are asked to pass it to people with disability, otherwise, the committee will go to the village to provide the information.

Training implementation

Committees claim that they have difficulties in understanding and retaining the lessons. The project officers need training in implementation because not all members could follow the training. The examples and explanation should not be too technical as people have varying literacy level.

4.0 Summary of recommendations

1. The Federation should be strengthened to be able to provide support in strengthening the trust and stability of the credit union and sustainability of the CUD project.
2. Employ project field officers who can speak the local languages of the participants as not all people spoke Tetum.
3. Conduct training for credit union members who have roles with high responsibility, instead of providing training to all members. Accounting, bookkeeping and calculation of interest should be primarily conducted to all committees.
4. Develop savings mobilisation that increases regular savings. Encouraging family members and children would increase membership and deposits.
5. Provide quarterly or semi-annual workshops to all model credit unions committees. Gathering the committee members will be easier for CUD staff to deliver the workshops because all training participants have the same background. Furthermore, the committees could get ideas from other credit unions in improving their operations.

5.0 APPENDICES

Appendix A – Increased in membership

2013-2014	July	August	September	October	November	December	January	February	March	April	May	June	Increased %
Remexio	38	38	46	49	50	50	52	53	52	57	68	68	
Letofoho	160	160	147	147	111	111	134	134	123	123	123	132	
Maubisse	41	41	56	56	63	63	87	88	85	89	88	88	

2014-2015	July	August	September	October	November	December	January	February	March	April	May	June	Increased %
Remexio	72	74	83	83	83	83	88	92	93	97	101	107	
Letofoho	132	135	144	144	144	144	144	148	149	149	149	149	
Maubisse	90	94	95	97	98	98	103	109	112	116	117	122	

2015-2016	July	August	September	October	November	December	January	February	March	April	May	June	Increased %
Remexio	116	131	143	160	164	173	182	188	200	207	291	306	
Letofoho	156	163	164	168	172	172	172	177	182	187	190	198	
Maubisse	123	127	128	140	148	150	152	155	157	157	161	163	

Appendix B – Member Details

Name of CUD site	Number of CUs	M	M/D	W	W/D	Boy	Boy/D	Girl	Girl/D	Total of Members
Remexio	4	141	1	144	1	7		12		306
Letofoho	5	77		66		37	1	17	0	198
Maubisse	4	51		65		31		16		163
Total	13	269	1	275	1	75	1	45	0	667

Appendix C – Frequency of workshops and number of modules delivered

Attendance on trainings conducted

Module	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16
Financial Cooperative	3 workshops	3 workshops	10 workshops	4 workshops	6 workshop	1 workshops
	153 - Remexio 69 Males 83 F, 1FWD	153 - Remexio 73 M, 1 MWD 78 F, 1 FWD	160 - Remexio 75 M, 1 MWD 83 F, 1 FWD	188 - Remexio 86 M, 1 MWD 100 F, 1 FWD	40 – Remexio 25 Males 15 Females	30 - Remexio 15 Males 15 Females
					53 - Letofoho 23 M, 5 Boys 21 F, 4 Girls	
					36 - Maubisse 12 Males 24 Females	
Financial Literacy	3 workshops	3 workshops	12 workshops	7 workshops	4 workshops	4 workshops
	153 - Remexio 69 Males 83 F, 1FWD	153 - Remexio 73 M, 1 MWD 78 F, 1 FWD	160 - Remexio 75 M, 1 MWD 83 F, 1 FWD	188 - Remexio 86 M, 1 MWD 100 F, 1 FWD	144 - Remexio 68 M, 2 Boys 71 F, 1FWD, 2 Girls	113 - Remexio 49 M, 2MWD 60 F, 2FWD
			56 - Letofoho 22 M, 5 Boys 26 F, 3 Girls	83 - Letofoho 37 M, 6 Boys 36 F, 4 Girls		
Leadership	3 workshops		6 workshops		3 workshops	3 workshops
	153 - Remexio 69 Males 83 F, 1FWD		153 - Remexio 69 Males 83 F, 1 FWD		57 - Remexio 25 Males 32 Females	96 - Remexio 40 M, 2MWD 51 F, 2FWD, 1 Girl
Bookkeeping	4 workshops		10 workshops	8 workshops	7 workshops	10 workshops
	12 - Remexio 5 Males 7 Females		12 - Remexio 5 Males 7 Females		9 - Remexio 2 Males 7 Females	12 - Remexio 4 Males 8 Females
			65 - Letofoho 30 M, 4 Boys 26 F, 5 Girls	113 - Letofoho 51 M, 9 Boys 43 F, 10 Girls	35 – Letofoho 14 M, 5 Boys 14 F, 2 Girls	62 - Letofoho 24 M, 5 Boys 26 F, 7 Girls
			53 - Maubisse 28 Males 25 Females	34 - Maubisse 19 Males 15 Females	42 - Maubisse 17 Males 25 Females	48 - Maubisse 22 Males 26 Females
Loan Product	16 workshops	13 workshops	38 workshops	7 workshops	3 workshops	10 workshops
	153 - Remexio	125 - Remexio	153 - Remexio	160 - Remexio	144 - Remexio	84 – Remexio

	69 Males 83 F, 1FWD	55 M, 1 MWD 68 F, 1 FWD	69 Males 83 F, 1 FWD	69 M & 1 Boy 90 F & 1 Girl	63 Males 81 Females	40 Males 44 Females
	101 - Letofoho 56 Males 45 Females	99 - Letofoho 31 M, 11 Boys 41 F, 16 Girls	71 - Letofoho 35 Males 36 Females		70 - Letofoho 31 M, 3 Boys 32 F, 4 Girls	112 -Letofoho 56 M, 4 Boys 44 F, 8 Girls
	52 - Maubisse 23 Males 29 Females	53 - Maubisse 23 Males 30 Females	101- Maubisse 56 Males 45 Females	31 - Letofoho 17 Males 14 Females		44 - Maubisse 21 Males 23 Females
Savings Mobilisation Development	3 workshops	5 workshops	11 workshops	8 workshops	8 workshops	3 workshops
	153 - Remexio 69 Males 83 F, 1FWD	153 - Remexio 73 M, 1 MWD 78 F, 1 FWD	153 - Remexio 69 Males 83 F, 1 FWD	160 - Remexio 68 M & 1 Boy 90 F & 1 Girl	57 - Remexio 25 Males 32 Females	96 - Remexio 40 M, 2MWD 51 F, 2FWD, 1 Girl
		52 - Letofoho 27 M, 2 Boys 22 F, 1 Girl		151 - Letofoho 66 M, 11 Boys 60 F, 14 Girls	161 - Letofoho 74 M, 15 Boys 61 F, 11 Girls	
Savings Product Development	11 workshops	11 workshops	35 workshops	4 workshops	6 workshops	11 workshops
	153 - Remexio 69 Males 83 F, 1FWD	153 - Remexio 73 M, 1 MWD 78 F, 1 FWD	160 - Remexio 75 M, 1 MWD 83 F, 1 FWD	188 - Remexio 86 M, 1 MWD 100 F, 1 FWD	104 - Remexio 43 M, 2 Boys 56 F, 1FWD, 2 Girls	83 - Remexio 34 M, 2MWD 45 F, 2FWD
	60 - Letofoho 31 Males 29 Females	70 - Letofoho 31 M, 8 MWD 25 F, 6 FWD	78 - Letofoho 32 M, 8 Boys 32 F, 6 Girls		99 - Letofoho 43 M, 6 Boys 44 F, 6 Girls	130 -Letofoho 58 M, 10 Boys 52 F, 10 Girls
	76 - Maubisse 39 Males 37 Females	78 - Maubisse 39 M & 2 Boys 37 Females	78 - Maubisse 39 M & 2 Boys 37 Females			41 - Maubisse 20 Males 21 Females

Appendix D – Phase Implementation Calendar

	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014
Phase 7	✓		✓		✓	✓						✓
Phase 8				✓	✓		✓	✓	✓	✓	✓	✓
Phase 9							✓	✓	✓	✓	✓	✓
Phase 10												
Phase 11												
Financial Literacy		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓
Bookkeeping											✓	✓
Financial Cooperative							✓	✓	✓		✓	✓

	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015
Phase 7												
Phase 8	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phase 9	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phase 10	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phase 11												✓
Financial Literacy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bookkeeping	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Financial Cooperative	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	January 2016	February 2016	March 2016	April 2016	May 2016	June 2016
Phase 7												
Phase 8	✓	✓			✓		✓					✓
Phase 9	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phase 10				✓	✓	✓	✓	✓	✓	✓	✓	✓
Phase 11	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Financial Literacy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bookkeeping	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Financial Cooperative	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Appendix E – Savings growth

Total Savings	2014	2015	2016
Remexio	\$15,211.40	\$25,876.20	\$84,953.00
Letofoho	\$ 9,519.60	\$11,437.35	\$25,825.86
Maubisse	\$ 4,894.00	\$17,799.46	\$18,677.35

Appendix F – Questionnaires for Evaluation

Questionnaire for Committee Members

Evaluation Form 1 – Committee Member	
1	How long have you been a member of your credit union?
2	Are you the only member of your family who is a member of your CU? If not, how many family members are CU members?
3	How has your life improved since you have been a member, compared to when you were not?
4	How often do you attend trainings conducted by CUFA
5	What reasons prevent you from attending CUFA's training?
6	How would you describe your individual involvement in CUFA's training?
7	Do you see the benefits of participating in CUFA's training? If not, why?
8	Do you save money within your CU? Do you also save money outside of your CU?
9	Why did you decided to volunteer as a committee member of your credit union?
10	In what ways has your credit union improved the community since you have been a committee member?
11	What do you believe the advantages of Credit Union over Micro-Finance Institutions?
12	Is it easy for Women and People with disabilities to become member of your CU? Does the committee actively encourage women and PWDs to become members?
13	Do a majority of your members regularly participate in your credit union? If not, why?
14	Do you think members of your credit union are comfortable keeping their savings within their credit union? If not, why?
15	What are the reasons why individuals may not want to become a member of your CU?
16	What is the importance of accurate bookkeeping practices in your credit union?
17	Can you describe how to calculate the interest of member's loans?
18	How can CUFA support your committees more?
19	How would you rate the way your CU operated?
20	What are some of the problems with the way your CU is operated?
21	Do you feel that your money is safe in your credit union? If not, why?
22	Do you understand you credit union's criteria for loan application?
23	Is it easy for you to apply for a loan? If not, why?
24	Do you think your credit union requires more operational training from CUFA?
25	How would you rate the CUFA's training workshops overall?
26	How would you describe the project field officers' teaching abilities?
27	Why have you rate the teaching abilities of CUFA's project field offices as above?
28	Can you name the main principles of a financial cooperative?
29	How would you rate CUFA's Financial Literacy workshops?
30	Do you know how to calculate interest on your savings? If yes, how?
31	Do you have any feedbacks on the CUD project?
32	Do you have any feedback on CUFA and its role in the project?

Questionnaire for Ordinary Member

Evaluation Form 2 – Ordinary Member

1	How long have you been a member of your credit union?
2	Are you the only member of your family who is a member of your CU? If not, how many family members are CU members?
3	How has your life improved since you have been a member, compared to when you were not?
4	How often do you attend trainings conducted by CUFA
5	Do you feel comfortable participating in CUFA's CUD training? If not, why?
6	Do you see the benefits of participating in CUFA's training? If not, why?
7	What reasons prevent you from attending CUFA's training?
8	Do you save money within your CU?
9	Do you also save money outside of your CU?
10	Do a majority of your members regularly participate in your credit union? If not, why?
11	Do you think other members like you, feel comfortable keeping their savings within the credit union? If not, why?
12	What are the reasons why individuals may not want to become a member of your CU?
13	How can CUFA support your needs as an individual?
14	How would you rate the way your CU operated?
15	What are some of the problems with the way your CU is operated?
16	Do you feel that your money is safe in your credit union? If not, why?
17	Do you understand your credit union's criteria for loan application?
18	Is it easy for you to apply for a loan? If not, why?
19	Do you think your credit union requires more operational training from CUFA?
20	How would you rate the CUFA's training workshops overall?
21	How would you describe the project field officers' teaching abilities?
22	Why have you rate the teaching abilities of CUFA's project field offices as above?
23	Can you name the main principles of a financial cooperative?
24	How would you rate CUFA's Financial Literacy workshops?
25	Do you know how to calculate interest on your savings? If yes, how?
26	Do you have any feedbacks on the CUD project?
27	Do you have any feedback on CUFA and its role in the project?

Questionnaire for Focus Group Discussion

Evaluation Form 3 – Focus Group Discussion	
1	Do all members regularly engage with your credit union? If not, why?
2	Why is participation in credit union important?
3	Do you understand the importance of membership growth, in order for a credit union to be successful?
4	Are PWDs encouraged to join? If not, why?
5	What makes it difficult for some people to participate in training or become a member?
6	Do women face any challenges participating in the credit union?
7	Do you think your membership base would be comfortable joining with another credit union to increase membership? If not, why?
8	What are some of the problems with the way your CU is operated?
9	Are the Policies and Procedures of the credit union clear and available for members upon request?
10	Do you think your credit union's leadership is strong/reliable? If not, why? Can you think of ways that it can improve?
11	Do you feel that your money is safe in your credit union? If not, why?
12	Is there a strong sense of trust in your credit union? If not, why?
13	How can leaders ensure members to trust the CU and want to save with the CU?
14	Are you happy with the democratic process of your CU? Why is democratic process important?
15	Is the criteria required for a member to apply for a loan clear among members?
16	Does the committee understand and accurately calculate interest on savings and loans for their members?
17	How would you rate the way your CU operated?
18	How would you rate the CUFA's training workshops overall?
19	What training content of CUFA's training is easy to understand?
20	What training content do most participants find difficult to understand?
21	Are CUFA staff willing to provide individual technical assistance upon request?
22	Is bookkeeping undertaken regularly by the committee? If not, why?
23	Why is saving money important?
24	What are the benefits of saving as a group?
25	Is CUFA's training useful/important for the sustainability of your credit union?
26	Do you have any general feedbacks on the CUD project?
27	Do you have any feedback on CUFA and its role in the project?

Questionnaire for Community Leaders

Evaluation Form 4 – Community Leaders	
1	Are you aware of the CUD project taking place in your community? If not, why?
2	Do you see the benefit of CUFA's training to CUs in your community?
3	Do you think your community has improved since the CUD project has taken place?
4	Do you think CUFA has done a good job working with the community's leadership?
5	Have you ever taken part in the CU training provided by CUFA?
6	Did you find the training useful? How/why?
7	Do you communicate regularly with the committees of the credit union? Why is it important to communicate with the CU Committee regularly?
8	Do you have any feedback on the way CUFA project staff conduct themselves in the community?
9	Do you have any feedback on the project itself? Any recommendations?