



Building Institutional Capacity (BIC) Project

Cambodia

Evaluation Report

2007-2010

Acknowledgements

The CUFA staff member conducting the Evaluation greatly appreciates the time and skill contributed by CUFA Cambodia staff, which enabled the coordination of interviews and translations.

The time granted to the evaluator by participating Federation partners, Savings Bank committee and members is gratefully acknowledged.

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Executive Summary

The Building Institutional Capacity (BIC) Program has been in operation in Cambodia since July 2007. The overall goal is to provide technical assistance to individual community finance organisations¹ (Federations) and their member associations² (Savings Banks) with the intention of building organisational capacity and trust and providing staff with basic skills to achieve financial sustainability. The Savings Banks are located across fourteen Cambodian provinces and each Federation resources and supports their member Savings Banks to varying degrees.

To provide technical assistance to Savings Banks and Federations CUFA has delivered the BIC Program in two distinct phases. Phase I was delivered from March 2007-December 2009 as a cascade model of training. Representatives from Savings Banks and Federations attended training at the CUFA office in Phnom Penh (Training). Training was provided by CUFA in eight separate module topics of Train the Trainer, Lending, Leadership, Governance, Savings Mobilisation, Microenterprise, Financial Literacy and Review and conducted for three days per module. Participants then were responsible for delivering the same training to Savings Bank members in the field across fourteen provinces. Through cascade training a total of 18,090 trainees were reached indirectly during this time.

Phase II was delivered from January 2010 following an exercise of due diligence carried out by CUFA in cooperation with one of the Federations and participating Savings Banks. The findings indicated that despite participating in the CUFA BIC training workshops, information learnt through training modules was not being implemented at the savings bank level. Several consistently weakened financial and operational areas were evident. As a result, a second model of program delivery (Field Implementation Support) was implemented. CUFA's BIC Trainer travels to the field and spends two days each with Savings Bank committee, reviewing progress of implementing each module's training objectives. 54 Savings Banks have received Field Implementation Support in 2010.

Overall, progress towards building the technical capacity of Savings Banks was marginally satisfactory and primarily due to weaknesses inherent in the cascade training model. On-training is a particularly weak link of the cascade model and in the context of rural Cambodia especially when general knowledge about the Savings Banks is limited, learning and education requires repetition, revision and constant reviewing to build knowledge in stages. On-training effectiveness is weakened through low literacy and comprehension skills of trainees, baseline of experience and knowledge of participants; participants' lack of confidence in applying training strategies; few or no resources to support on-training and on-training to discontinuous groups of trainees. Therefore the cascade model achieves significant reach as noted above, but not effective depth.

Field Implementation Support has proven to be a satisfactory and valuable addition to cascade training as it brings a localised application to generalized training topics. It also serves as an accountability mechanism to ensure implementation of training. It reinforces knowledge learned and helps 'fill in the gaps'. It is a valuable opportunity to observe and affirm changes made and progress in the Savings Bank, and all committee members receive to the same level of information. Future Field

¹ Referred to in this Evaluation Report as 'Federations'

² Referred to in this Evaluation Report as 'Savings Banks'

Implementation Support can be enhanced by providing technical strategies and advice, addressing Savings Banks' specific gaps in implementing modules.

Training methodologies employed by the BIC Trainer are satisfactory and considered by participants to be adaptive, interactive and positively build on knowledge and experience. Delivery of standalone modules over 3 days enabled focused theory and practice and contributed to participant confidence by meeting their expectation of in-depth training, developing greater technical skills and expertise. Module content and materials are considered satisfactory. Module study materials could benefit from inclusion of more definitions for technical terms, a stronger emphasis on local examples and issues and be structured in two tiers – one to assist learning and the second to build an informed membership. Summary sheets provided for on-training could benefit from more visuals and key concepts. Future module content could have a stronger problem-solving application and draw upon the foundational concepts already taught

Partnerships between CUFA and Federations are currently maintained to a satisfactory level by regular communication between the Trainer and Federations, however opportunities for more in-depth contribution by partners could be better integrated into the program management cycle. Establishing six monthly meetings with Federations in line with CUFA's Monitoring and Evaluation framework is possible to specifically review progress toward implementing module objectives; and provide an opportunity for formal feedback and continuous learning. Greater coordination between CUFA and Federations can be enabled by timely inclusion in program design, development and implementation.

All but one of the recommendations arising from the 2008 BIC Midterm Evaluation had been implemented either partially or fully by CUFA by December 2010 to good effect. Most of the 2008 recommendations remain relevant to this evaluation and with minor adjustments can be adapted to better reflect current needs of Savings Banks and program development opportunities.

To more effectively achieve BIC Program goals and outcomes it is recommended that the BIC Program continue Field Implementation Support. The objective would be to assist Savings Banks reach a 'satisfactory' level of implementation across all modules through 1:1 support and by providing technical strategies and advice, addressing Savings Banks' specific gaps in implementation. More or less visits can be provided to Savings Banks according to evidenced progress. Concurrently, the BIC Program can consider building the capacities of Federation staff and Savings Bank 'Training Leaders', representatives who are accountable for a) continuing current implementation progress to a 'fully satisfactory' level and b) building an informed and therefore trusting membership as evidenced by increases in membership and voluntary savings. Building an informed membership could occur through providing systematic and comprehensive member education to a targeted group utilising adapted resources as per the recommendations. Capacity can be fostered first at a Federation level through active participation in program and module development, co-delivering training where appropriate. Training Leader capacity can be built at a Savings Bank level upon evidenced 'satisfactory' implementation of modules.

Summary of Recommendations

For Project Development

Program Model

- Consider developing 'key staff at a Federation level through their active participation in module development and augmented training
- Consider transitioning towards developing 'Training Leaders' at a Savings Bank level with Savings Banks and participants who have demonstrated satisfactory progress towards implementation of module objectives
- Trainer Leaders be responsible for continuous progress towards implementing module objectives at a fully satisfactory level and building an informed membership
- Foster strategic monitoring relationships between Federation staff and Savings Bank 'Training Leaders'
- Continue Field Implementation Support for those savings banks who have not demonstrated the ability to integrate learning from the Phnom Penh training workshops into operational capacity.
- Use Field Implementation Support as an opportunity for specific technical advice and problem-solving
- CUFA and Federations to conduct Field Implementation Support in partnership where possible, with a specific focus on providing technical strategies and advice to address their specific gaps in implementing modules
- CUFA facilitate a Working Group with Federation representatives to develop and distribute low-text; visual posters which communicate key module concepts for the purpose of Training Leaders building an informed membership
- Reinstate Train the Trainer Module as a first module for developing 'Training Leaders' if a cascading approach is continued

Modules and Materials

Any future modules would address the following points:

- Introduce more problem-solving applications of module concepts into materials which are relevant to current and emerging issues faced by Savings Banks
- Include definitions and explanations of technical terms
- Summary sheets can be developed with other visual learning aids to aid continuity of learning, minimize technical inaccuracies and build confidence.
- One tier containing study materials to assist 'Training Leader' participants and the second tier to directly support 'Training Leaders' building an informed membership
- Enhance module content in the second tier by clearly establishing the purpose of each module not only to learning outcomes but with specific reference as a summary to:
 - Benefits to the Savings Bank sustainability
 - Benefits to members
 - Benefits to the community
 - Benefits to children with the purpose of member promotion
- Expand inclusion of the subtopic of women in the economy included in Savings Mobilisation to a review of all modules from a gendered perspective and integrate messages of gender equity into all modules, and at a minimum into Leadership and Governance modules

- Promote greater recognition of formal and informal skills and capacities held by women at the Savings Bank and Federation level in Leadership and Governance modules
- Clearly articulate the educational opportunity committee representation provides women in Leadership and Governance modules

Program

- Promote the creation of mentored committee positions to assist women gain experience in positions of leadership and decision-making
- Retain of current inclusive and flexible training group options if a cascading model is continued

For CUFA

Partnerships

- Conduct a Program Planning Meeting between CUFA and Federations in early 2011 to identify a) existing training provided by other sources and where duplications exist b) gaps in current and emerging needs for Federations and Savings Banks and c) review implementation of existing modules
- The BIC Program Coordinator sustain current and regular communication strategies with Federation partners
- Establish six monthly meetings between CUFA and Federations to specifically review program implementation and progress against targets; feedback and improvement
- With the Federations develop criteria for participants to attend training specifying formal and informal skills or experience most suitable for learning and on-training in each module, retaining a gender equity approach

Operational

- Review Field Implementation Support questions to produce greater efficiencies in time spent and more measurable, standardised and comparative results
- Review Field Implementation Support data collation process and tools, with consideration to standardisation

Organisational

- Consider the foundational role of BIC for developing technical skills and capacities which enhance outcomes for other Programs. Consider linking CUFA programs more closely and evidenced implementation of BIC modules forming a partner pre-requisite for delivery of future programs

For Federations

- Review budget allocation and consideration of contributions towards on-training activities to effect more efficient and effective long term change until Savings Banks achieve a surplus and can professionalise
- Assume a more active monitoring role for Savings Bank with a focus on strategies for implementation

List of Acronyms

ACCU	Asian Confederation of Credit Unions
BACDA	Bak Kheng Credit and Development Association
BIC	Building Institutional Capacity Program
CBMIFO	Community Based Microfinance Institutions
CCA	Canadian Cooperative Association
CCSF	Cambodian Community Savings Federation
Chek	Credit Union for Development
CUCA	Cambodian Cooperative Union for Change
CUFA	Credit Union Foundation Australia
FIS	Field Implementation Support
KADSAP	Khmer Association for Development of Small Agriculture Patterns
PPT	Phnom Penh Training
SEDOC	Social Economic Development Organization of Cambodia

Glossary

Cascade	Model of training and on-training
Interviewees	Individuals and Savings Banks participating in the Evaluation
Participants	Federation and Savings Bank representatives who attended BIC Training in Phnom Penh
Trainees	Members who receive group on-training in the field from participants

1 Introduction

1.1 Document Purpose

This document reports the process and findings for evaluating the impact of CUFA's Building Institutional Capacity (BIC) Program in Cambodia from 2007 – 2010. Credit Union Foundation Australia has implemented the program since 2007, with funding assistance from AusAID.

The intended use of This Evaluation Report includes the following:

- To contribute to effective partner relations with recipient village Savings Banks through provision of a translated executive summary and recommendations
- To contribute to effective partner relations with four Federations through provision of a translated executive summary and recommendations
- To contribute to effective funding partner relations with AusAID
- To inform CUFA's BIC Program Activities for 2010-2011 and beyond
- To enhance opportunities for ongoing learning and development program performance improvement by CUFA as per CUFA 2010-2015 Strategic Plan Objectives 6, 7, 8 and 10

1.2 Program Background

The Building Institutional Capacity (BIC) Program has been in operation since July 2007. The overall goal is to provide technical assistance to individual community finance organisations³ (Federations) and their member associations⁴ (Savings Banks) with the intention of building capacity and trust within the organisations; providing staff with basic skills to achieve financial sustainability; and assisting the organisations to work towards becoming representative credit union leagues/federations. The BIC Program has partnered with five Cambodian Federations - CCFiN, CCSF, SEDOC, CUCA and FLIFLY.

The BIC Program was initially established to support the mission of the Cambodian Community Finance Network (CCFiN) to strengthen the capacity of over forty community finance member associations and networks and move them towards sustainable institutions. Due to their 'embryonic' stage of development and growth, there was a clear need for CCFiN and its member community finance associations⁵ to receive quality technical assistance and training in basic areas of bookkeeping, financial reporting and management skills. Provision of these technical capabilities through the BIC Program aims to contribute towards increasing membership and staff, increasing capital, providing technical assistance to management, developing a standardisation of reporting and policy procedures, and building trust between members and management.

A course comprising eight modules was subsequently developed and delivered from 2007 – December 2009 as a cascade model to groups of Savings Bank and Federation representatives who then

³ Referred to in this Evaluation Report as 'Federations'

⁴ Referred to in this Evaluation Report as 'Savings Banks'

⁵ Hereafter referred to as Savings Banks

had the responsibility to deliver the same training to Savings Bank members in the field across fourteen provinces. Module topics delivered are:

Train the Trainer

- Leadership
- Governance
- Savings Mobilisation
- Lending Processes
- Financial Literacy
- Microenterprise
- Review

In January 2010 CUFA carried out an exercise of due diligence in cooperation with one of the Federations and participating Savings Banks in BIC. The findings indicated that despite participating in the CUFA BIC training workshops, information learnt from the training were not being implemented at the savings bank level and that several consistently weakened financial and operational areas were evident. In response to these findings review of training implementation (Field Implementation Support) was conducted at each Savings Bank from January – July 2010 to review progress against each module's objectives. The BIC Trainer conducted the Field Implementation Support for two days per Savings Bank.

1.3 BIC Program Summary

1.3.1 BIC Program Goals, Outcomes, Cross Cutting Issues

Program Goal:

- Strengthening credit union capacity
- Strengthening the capacity of CCFIN SEDOC CUCA FLIFLY
- Promoting the profile and sustainability of the credit union movement
- Participate in collaborative affiliations and information exchange with partner organisations

Program Outcomes:

- Increased capacity and sustainability of credit unions, including an increase in savings, loans and membership.
- The development of a strong supervisory and support mechanism for credit union members
- The creation of new credit unions to service the rural poor and increased inclusion in the financial sector
- Increased participation of women in credit union management and financial decision making
- Regular communication with local NGOs and overseas aid organisations to increase productivity within programs, synergise linkages, decrease overlap and increase reach

Cross Cutting Themes

- Social
- Financial
- Rural Development
- Gender

1.3.2 BIC Program Delivery Model

2007-2008 Cascade Training Model

The BIC Program commenced delivery of eight stand alone modules to participants in Phnom Penh with an Australian trainer and Cambodian interpreter. Each training module lasted three days and approximately twenty participants attended each workshop, two from each Savings Bank and Federation (CCFiN, SEDOC, CUCA, CCSF). Each participant was responsible for returning to their Savings Bank and delivering the same module to a minimum of twenty members or staff in their local area. Participants attended consecutive training modules.

2008-2009 Cascade Training Model

The BIC Program in 2008 – 2009 completed delivery of the eight modules delivered in 2007-2008. Each training module lasted three days and approximately twenty-five participants attended, two from each Savings Bank and Federation (CCFiN, CUCA, SEDOC, FLIFLY). A learning agreement was introduced where each participant was responsible for returning to their Savings Bank and delivering the same module to a minimum of twenty members or staff in their local area.

2009-2010 Cascade Training Model + Field Implementation Support

The BIC Program delivered four stand alone modules to new participants in Phnom Penh according to Federation identified module priorities. Train the Trainer was removed at the request of the federations. Training was conducted by a Cambodian trainer. Each training module lasted three days and approximately twenty participants attended, two from each Savings Bank and Federation (CCFiN, CUCA, SEDOC, FLIFLY). Each participant was responsible for returning to their Savings Bank and delivering the same module to a minimum of twenty members or staff in their local area.

The Program also introduced from early 2010 Field Implementation Support directly to the Savings Bank in the field to review integration of material learnt from the modules delivered; determine support needs relating to these modules; and deliver on-site implementation assistance to the savings bank from a suite of support tools relating to each of the modules. Each visit was conducted at the Savings Bank by the BIC Trainer for two consecutive days.

Table 1: BIC Program Delivery Totals

	2007-2008	2008-2009	2009-2010	2010 YTD	Totals
Phnom Penh Direct Training (Number of Participants)	926	537	440	N/A	1,903
Phnom Penh Training Days (Number of Training Days)	1,580	1,713	992	N/A	4,285
In Field On Training (Number of Participants)	9,844		8,246	N/A	18,090
In Field On Training (Minimum Number of Trainees)	20	25	20		
Field Implementation Support	N/A	N/A	26	28 (YTD)	54

(Number of recipient Savings Banks)					
Field Implementation Support (Number of Support Days)	N/A	N/A	52	56 (YTD)	108

Table 2: BIC Program Training Modules Delivered 2007-2010

Modules	2007-2008	2008-2009	2009-2010
Train the Trainer	√	√	X
Leadership	√	√	X
Governance	√	√	√
Savings Mobilisation	√	√	√
Lending Processes	√	√	√
Financial Literacy	√	√	X
Microenterprise	√	√	√
Review	√	√	X

1.4 Evaluation Scope

This Evaluation is the second conducted on the BIC Program, with the first conducted July 2008. The objectives of this evaluation are to assess:

1. Module implementation
2. Cascade Training Model
3. Field Implementation Support Model
4. Training Modules
5. Partnership development and management strategies
6. Progress and outcomes resulting from the first evaluation recommendations
7. Progress towards contributing to project goals
8. Progress towards achieving project outcomes
9. Contribution to a range of cross-cutting issues

2 Methodology

2.1 Approach

This Evaluation consisted of a qualitative assessment of seven Savings Banks' committee and members who had directly received BIC training and Field Implementation Support. This Evaluation was of specific geographical clusters of Savings Banks across 3 provinces – Kandal, Takeo and Svay Reang - to enable time and cost efficiency.

This Evaluation examines the implementation and impact of CUFA's activities with respect to individual Savings Banks. As such the findings can be considered representative of BIC Program impact across all Savings Banks in Cambodia.

2.2 Theoretical Framework

In order to evaluate the impact of the BIC Program, integration of the following frameworks is used:

- **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.
- **AusAID's NGO Quality Ratings Guide:** a framework developed to report on the achievement of project objectives as required in AusAID's ADPlan 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.

2.3 Methods

In order to assess the impact of the BIC program in progressing program goals and outcomes and contributing to cross cutting issues, both quantitative and qualitative methods were used to gather data from seven participating Savings Banks. The specific methods of inquiry included:

Data Review

Data recorded by the BIC Project Coordinator for Savings Banks during Field Implementation Support in 2009-2010 was reviewed to identify evidenced changes following training delivery in areas of Lending, Leadership, Governance, Microenterprise, Savings Mobilisation and Financial Literacy.

A copy of the Field Implementation Support Sheet is included in Appendix C

Group Interview (Training Participants)

Forty three Savings Bank Committee and members from seven Savings Banks participated in a two to three hour interview of qualitative questions to discuss BIC Program impact against 4 areas of quality assessment and cross-cutting issues. The Interviews took place at the Savings Banks or a nearby location. Twenty six men and sixteen women were interviewed.

A copy of the Group Interview Questions is included in Appendix D

Focus Group Discussion (Federations)

Each of the four Federation partners participated in a two hour Focus Group Discussion to discuss BIC Program impact against 4 areas of quality assessment and identify partnership opportunities. The Focus Group Discussion took place in CUFA's Phnom Penh Training Centre.

A copy of the Focus Group Discussion Questions is included in Appendix E

2.4 Sampling

Data Review

Field Implementation Support sheets recorded by CUFA's BIC Trainer were used to review progress towards implementing modules for the seven interviewed Savings Banks.

Focus Group Discussion (Federation)

All four Federations were invited to send two representatives to attend the Focus Group Discussion.

Group Interviews

The BIC Trainer was consulted to assist in identifying Savings Banks suitable for the Group Interview. Considerations included:

- Savings Bank from each Federation
- Availability of Savings Bank committees for interviews of approximately 3 hours
- Travel accessibility from Phnom Penh
- Number of trainings received
- Field Implementation Support visits
- Performance of Savings Banks as perceived by BIC Trainer

Further considerations provided a cross section of Savings Banks according to:

- Province
- Attendance at Phnom Penh training with ex-pat trainer
- Attendance at Phnom Penh training with Cambodian trainer

The following Savings Banks were identified as suitable and available for participating in the Group Interview and consideration in Data Review:

Table 3: Sampled Savings Banks

FLIFLY		CUCA		SEDOC		CCFiN	
Savings Bank	Province	Savings Bank	Province	Savings Bank	Province	Savings Bank	Province
Samrong Thom	Kandal			Khvav	Takeo	BACDA	Kandal
Kampang Svay	Kandal	Chek	Svay Reang	Laybov	Takeo	KADSAP	Svay Reang

Table 4: Sampled Savings Bank BIC Training Module Participation

Module	Kampong Svay	Samrong Thom	Chek	KADSAP	BACDA	Khvav	Laybov
Financial Literacy							√
Lending	√	√	√	√	√	√	√
Micro-Enterprise		√	√				√
Good Governance	√	√	√	√	√	√	√
Savings Mobilisation		√	√				√
Leadership		√	√				√
Train the Trainer							√

2.5 Analysis and Feedback

Data Review

Field Implementation Support Sheets were reviewed to identify overall trends in the integration of modules.

Group Interview (Committee and Members) & Focus Group Discussion (Federation)

A series of indicator question were developed each for the Group Interview with Committee and Focus Group Discussion with Committee Members, to discuss BIC Program impact against the four areas of the AusAID Quality Assessment Framework:

- Assessment Area 1: Relevance – were the objectives right?
- Assessment Area 2: Efficiency – was it value for money?
- Assessment Area 3: Effectiveness – how well were the objectives achieved?
- Assessment Area 4: Sustainability – will benefits (systems and institutions) be sustained?

An overall category ranking of activities was determined based on synthesizing the similarities and differences across committee group interview responses. The 5 category scale is:

- Best Practice
- Fully Satisfactory
- Satisfactory Overall
- Marginally Satisfactory
- Weak

Responses were coded and similarities and differences across Savings Banks extracted. Findings were aggregated by gender where significant variances were found. Responses are collated as a Savings Bank response, unless significant variances were found and differences are noted.

2.6 Limitations Encountered

A number of limitations were encountered in the preparing and conducting the BIC Program Evaluation:

- Not all participant information was accessible in the training database

Due to time constraints a number of compromises were made in the interests of completing this Evaluation:

- CUFA staff not involved in the BIC Program acted as translators during the interviews. While this does influence the impartiality of responses provided by participants, the positive working relationship built up by CUFA staff with Savings Bank Committee and Federation representatives was considered
- Only one of the Savings Bank interviewed completed all eight training modules. As such, discussion refers frequently to implementation of Lending and Governance modules
- Not all Savings Banks who received Training and Field Implementation Support were invited to participate in this Evaluation, due to the costs and time involved in travelling to all provinces. As such, the results are indicative rather than representative of CUFA's performance in the BIC program across all of Cambodia

3 Findings

3.1 Overall Program Findings

Table 13: BIC Program Ranking

Area	Best Practice	Fully Satisfactory	Satisfactory	Marginally Satisfactory	Weak
Relevance					
Program goals and outcomes			√		
Technical information (modules and materials)			√		
Efficiency					
Program Management			√		
Effectiveness					
Cascade Model				√	
Field Implementation Support			√		
Sustainability					
Federation Partnerships			√		
Savings Bank capacity				√	

Overall, progress towards building the technical capacity of Savings Banks is marginally satisfactory and primarily due to weaknesses inherent in the cascade training model. On-training is a particularly weak link of the cascade model and in the context of rural Cambodia especially when general knowledge about the Savings Banks is limited, learning and education requires repetition, revision and constant reviewing to build knowledge in stages. Field Implementation Support has proven to be a satisfactory and valuable addition to cascade training as it brings a localised application to generalized training topics. Training methodologies employed by the BIC Trainer are satisfactory and considered by participants to be adaptive, interactive and positively build on knowledge and experience. Future module content could have a stronger problem-solving application and draw upon the foundational concepts already taught. Module content and materials are considered satisfactory. Module study materials could benefit from inclusion of more definitions for technical terms, a stronger emphasis on local examples and issues and be structured in two tiers – one to assist learning and the second to build

an informed membership. Partnerships between CUFA and Federations are currently maintained to a satisfactory level by regular communication between the Trainer and Federations with opportunities for more in-depth contribution by partners throughout the program management cycle.

3.2 Module Implementation

Of the seven Savings Banks interviewed, six had received Field Implementation Support visits from CUFA as at December 2010 and are examined here. The following modules were monitored by the BIC Trainer for effectiveness of implementation of training objectives and form the basis for discussion in the Evaluation: Lending (6/6); Leadership (2/6); Governance (6/6); Savings Mobilisation (2/6); Microenterprise (2/6) and Financial Literacy (2/6). Progress against module learning objectives is tabled⁶ below.

Overall, module implementation is marginally satisfactory across the seven modules and six Savings Banks. although here are some variances in progress. Marginally satisfactory progress is caused by a number of factors: weakness in cascade delivery model, literacy and comprehension skills of trainees, baseline of experience and knowledge of participants; lack of confidence in applying training strategies; few or no resources to support on-training and on-training to adhoc groups of members.

3.2.1 Lending Module

Table 5: Progress to Achieving Lending Module Training Objectives

Savings Bank	Fair Lending strategies	Comprehensive Loan application and approval process	Improved loan application and approval process	Current Loans	Previous Loans	Loan Monitoring	Reduced delinquency	Current delinquency %	Strategies in place to increase size of loan pool
Kampong Svay			√	13	10	√	√	0%	
Samrong Thom	√	√	√	14		√	√	0%	X
Chek	+/-	+/-	√	63		√	√	3%	
KADSAP	+/-	X	√	48	48	√	√	3%	
BACDA	√	+/	√	295	292	√	√	9%	√
Khvav	√	+/	√	1076	714	√	√	9%	X

⁶ √ refers to satisfactory implementation. X refers to poor or absent implementation. +/- refers to partial or moderate implementation

The six Savings Banks demonstrate ‘marginally satisfactory’ progress towards implementing lending module objectives. Five Savings Banks have reduced loan delinquency rates following training (5) with one Savings Bank sustaining 0% loan delinquency prior to and following training (1). Despite more rigorous and transparent loan approvals, insufficient information gathered on loan application forms by four Savings Banks contributes to two of them sustaining 9% delinquency (2) and is an area for improved implementation. Incomplete loan applications can be indicative of a focus on disbursing loans and earning interest and therefore undermine sound financial risk management and erode member trust. All Savings Banks have policies for minimum and maximum loans and review the borrowers’ history and purpose prior to approval (6). Three Savings Bank grant 100% of loan applications received each quarter (3), one Savings Bank approves 88% of loan applications received each quarter (1) and two Savings Banks were unable to provide information (2). The two Savings Banks which demonstrate only partial progress in developing fair lending and comprehensive loan application and approval processes sustain weaker outcomes in the areas of governance and leadership indicating a generally lower capacity.

Only one Savings Bank can demonstrate strategies to increase the size of the loan pool through membership promotion which is of concern. It is indicative of widespread focus among Savings Banks on disbursing loans and funding loan portfolios through external sources. It also indicates weaknesses in Committees implementation of the Governance Module and their Savings Banks’ vision and mission. Although Savings Banks record their missions and objectives variously as ‘increase living standard of people’, ‘improve community capacity’ or ‘move people out of poverty’, activities such as membership promotion which will provide income through fees and savings and build the financial sustainability of the Savings Bank need to be strategically and systematically implemented. Regular collection of principal interest by all Savings Banks and application of penalties for late repayments will over time contribute to the loan pool however the greatest increase will occur through increased membership.

3.2.2 Leadership Module

Table 6: Progress to Achieving Leadership Module Training Objectives

Savings Bank	Credit Committee and Officers know their roles and responsibilities	Demonstrated understanding and commitment to the credit union difference	Effective communication of credit union difference	The credit union operates in alignment with the International Operating Principles	Demonstrated understanding and responsibility for their role and their contribution to effective credit union management
Kampong Svay	√				√
Samrong Thom	√	√	+/-	√	√
Chek	√	+/-	+/-	+/-	+/-
KADSAP	X				X
BACDA	√				√
Khvav	√				√

Five of the six Savings Banks demonstrate knowledge of the roles and responsibilities held by Committees in terms of leadership and decision-making and the importance of committee activities such as regular meetings and strategies to conduct effective meetings (5). Two Savings Banks evaluated demonstrate ‘marginally satisfactory’ progress towards implementing the Leadership Module training objectives (2). Principles of a member owned, non-discriminating and democratically run Savings Bank is understood and promoted to members at the Annual General Meeting (1) and face to face (2). The member owned benefits of a Savings Bank can contribute to trust building between members and committee and the benefits of a Savings Bank to the financial and social well-being of a community can be more systematically communicated to members especially to compete with the infiltration of micro-finance institutions which divert funds away from the community.

3.2.3 Governance Module

Table 7: Progress to Achieving Governance Module Training Objectives (Committee)

Savings Bank	Committee Members are adequately skilled and support the vision and strategy of the credit union	Record Committee meeting minutes	Committee works in line with credit unions’ stage of development	Credit Union uses sound financial risk management to protect against losses, attract capital and instill confidence
Kampong Svay	√	X	+/-	√
Samrong Thom	√	X	+/-	√
Chek	X	X	+/-	√
KADSAP		X	X	√
BACDA	√	√	√	+/-
Khvav	√	X	+/-	+/-

Overall the six Savings Bank evaluated demonstrate ‘marginally satisfactory’ progress towards implementing governance module objectives at a board level. All Savings Banks can articulate a vision, mission, objective and strategy (6) and the skills of the committee are generally appropriate for the role. However review indicates only one Savings Bank keep board minutes (1) which make it difficult to verify to what extent the committees are working in line with the Savings Banks’ stage of development. The absence of minutes recording discussions and decisions also undermines accountability and transparency of the Committee to the membership. Conflicts of interest are, however, recognized and guidelines in place. Organizational structures support staff accountability in three Savings Banks (3) however two (2) Savings Banks lack sufficient management oversight. Five of the Savings Banks’ committees meet either fortnightly or monthly (5) however there is a self-identified lack of confidence when making sound financial management decisions for the Savings Bank (3). Four Savings Banks demonstrate sound financial risk management as monitored through book-keeping and accounting records (4) whereas two Savings Banks demonstrate weak financial risk management directly indicated by and attributing to higher delinquency rates (2).

Table 8: Progress to Achieving Governance Module Training Objectives (Financial Management)

	Income Growth in past 2 years	Income Growth USD\$	Income growth from member fees and interest rates	Percentage of loan portfolio funded by voluntary savings	Funding structure	Positive cash flow
Savings Bank						
Kampong Svay	√	\$ 604.00	√	93%	N/A	√
Samrong Thom	√	\$ 127.00	√	81%	Savings 81% Income and fees 19%	√
Chek	√	\$ 153.00	√	31%	Savings 7% Capital 50% Interest fees 12%	√
KADSAP	√	\$ 390.63	Interest rates only	32%	Savings 32% Interest 68%	X
BACDA	√	\$ 1,708.24		32%	Borrowing 64%	√
Khvav	√	\$ 30,951.00	√	82%	Saving 82% Interest 18%	√

Overall the six Savings Bank evaluated demonstrate ‘marginally satisfactory’ progress towards implementing governance module objectives in terms of financial management. Significant progress is required across the board in developing a loan portfolio more sustainably funded by voluntary savings. Khvav Savings Bank actively encourages member voluntary savings and Kampong Svay also has a high percentage although small membership keeps the funds small. Income has grown for all six Savings Banks and the majority of expenses are attributed to ‘advertising’ (3) and ‘administration’ (6). Without access to membership data it is not possible to discern the effectiveness of ‘advertising’ expenses to this outcome or break down income sources as generated by membership fees. However income growth of USD\$153 over a 2 year period for a Savings Bank with more than 80 members and 63 borrowers lending from 7% voluntary savings does not indicate sustainable financial management. While this data indicates a positive cash flow it does not indicate liquidity or cash-in-hand held by the Savings Bank, both of which are important indicators of strong financial management and sustainability. One Savings Bank shows a large increase in income funded by 82% voluntary savings from a membership of 1338 (as at October 2010).

3.2.4 Savings Mobilisation Module

Table 9: Progress to Achieving Savings Mobilisation Module Training Objectives

	Financial Ledger shows regular member deposits	Average deposit	Savings Collection Strategy	Savings Bank operations illustrate pro-active encouragement towards member savings
Savings Bank				
Samrong Thom	X	0.49 - 61\$	weekly and monthly	small meeting
Chek	X	\$1.5 - \$8.00	annual	Small meeting

Only two Savings Banks received Field Implementation Support visits on the Savings Mobilisation module as at December 2010. Progress towards implementing savings mobilization module objectives is 'marginally satisfactory' for both Savings Banks and when compared to qualitative information gathered through the Evaluation is likely to be representative of the majority of Savings Banks. Overall, three Savings Banks state that low member knowledge as to the benefits of savings and a focus on lending is of real concern (3), and their membership is not considered a resource or asset which will enable future growth. Four of the six Savings Banks record female borrowers as ranging between 27% and 78% of their borrowers, suggesting that Savings Banks are providing financial services to rural Cambodian women at an appropriately low interest rate.

Chek demonstrates lower capacity in general. They demonstrate weak board and financial governance, a membership focused on lending rather than saving, as well as low confidence in book-keeping and management of the Savings Bank, operates with low capital and faces strong competition from microfinance institutions in the region. An annual savings collection strategy was introduced following on-training of the module after members argued they didn't have enough money for monthly deposits. Regular – not annual – collection is advocated by BIC Training. The change in policy by Chek confirms inaccuracies in on-training and weaknesses in a cascade model, and a reduced ability of the Savings Bank to effectively communicate module information to members.

Membership promotion is critical for Savings Bank growth and future financial sustainability. Lessons learned through the BIT Evaluation 2007-2010 indicate that when a critical mass of the membership are sufficiently informed about and understand all aspects of Savings Bank operations, they communicate this information to their families and friends, in effect performing member promotion activities. Building an informed membership base, expanding the current membership and actively encouraging voluntary savings among all members will contribute to the financial sustainability of the Savings Banks.

3.2.5 Microenterprise Module

Table 10: Progress to Achieving Microenterprise Module Training Objectives

	Support is provided to small business operators to assess the viability of their business idea	Small businesses are provided with assistance to draft budgets to demonstrate their ongoing financial sustainability and ability to repay loan amount
Savings Bank		
Samrong Thom	√	√
Chek	√	√

Only two Savings Banks received Field Implementation Support visits on the Microenterprise module as at December 2010. Progress is considered 'satisfactory' in that both Savings Banks assist members draft budgets for the business and attach this to the loan application. Budget timeframes for the enterprise also fit with loan repayment timeframes and delinquency rates for these Savings Banks are 0% and 3%. Both Savings Banks have conducted member workshops on the topic and clearly identify the benefits and relevancy of microenterprise development to the community, but neither has assisted drafting marketing plans with their members, suggesting a lack of understanding of its relevancy.

3.2.6 Financial Literacy Module

Table 11: Progress to Achieving Financial Literacy Module Training Objectives

	The credit union encourages members to have a budget in place to manage their family finances	The credit union has a strategy in place to attract younger generation savers	The savings bank is proactively attracting an increased membership base
Savings Bank			
Samrong Thom		+/-	small meetings
Chek		X	small meetings

Only two Savings Banks received Field Implementation Support visits on the Financial Literacy module by December 2010, and the module was conducted in 2009. The lack of information and sample group makes a rating of 'marginally satisfactory' conservative. Both Savings Banks conduct small meetings however data is not available to indicate membership growth as a consequence of proactively attracting an increased membership base. There is insufficient information to ascertain whether or not the Savings Banks encourage members to have a budget in place to manage family finances or inform members about financial goals.

3.3 Cascade Training Model

CUFA's cascade model provides quality, comprehensive training to Savings Banks of varying technical and institutional capacity but to marginally satisfactory effect. While training methodologies employed by the BIC Trainer are considered by participants to be adaptive, interactive and positively build on participant knowledge and experience, Field Implementation Support indicates that not all Savings Banks have developed sufficient capacity to effectively and accurately deliver on-training and implement training objectives through a cascade training model. Participants experience lower self-confidence to provide information in the field, a lack of confidence in training and information strategies to apply; feel unsure about the quality of information they are communicating and not sufficiently able to address a wide range of challenging questions posed by trainees. Contributing factors are a lower baseline of experience and knowledge of the Savings Bank; participant capacity to learn information in a two day training and the expectation that with few or no resources participants can provide accurate on-training.

The BIC Program achieves good reach but not sustained depth in terms of participants who deliver on-training in a cascade model. Savings Banks delivered on-training to between six (6) and eighty (80) trainees although the information is unlikely to be accurate across the board. Where trainees receive on-training only once in one module this is unlikely to contribute to sustained change or build a comprehensive knowledge base in people of low literacy and comprehension skills⁷. In the context of rural Cambodia especially when general knowledge about the Savings Banks is limited, learning and education requires repetition, revision and constant reviewing to build knowledge in stages.

A lack of financial resourcing consistently emerged as an obstructing factor for Savings Bank interviewees to delivering sustained on-training in a cascade model. Being unable to reach members is identified by Savings Banks and Federations as a reason for low member knowledge. As discussed above confidence and accuracy of information delivered and continuity of trainees are likely to impact as well. Specific areas of concern for participants are a lack of funds to print out and distribute study materials and resources provided by CUFA; lack of funds for petrol to visit members and promote and lack of time because committee members work in a voluntary capacity in the Savings Bank.

Informal learning remains a short term outcome of a cascade model with relationships being formed between members of different Savings Banks during breaks. Sharing of information and practical tips gave participants an opportunity to both learn from others experience and share their own. Specific issues and information shared has covered policy and practice: from advising on the importance of savings for capital growth to the pragmatics of learning how to file and record receipts when deposits are made from other Savings Banks. This informal learning serves as a useful adjunct to the module content, and translates into minor adjustment in the Savings Bank. The sustainability of informal learning does not endure. Only two (2) participants interviewed currently retain two or three monthly contact with other Savings Banks, two years after training. No other participants sustained contact with other Savings Banks beyond the training calendar primarily due to costs in maintaining telephone contact (4).

⁷ The seven savings banks targeted different audiences targeted for on-training: in some cases other committee members (2) and in other cases general members (5).

All Federations seek adjustments to the current cascade model where the same module has been delivered in consecutive years to different participants (4). Federations are calling for a model whereby their staff are trained to a higher technical capacity and these staff provide direct on-training to their member savings banks and seek financial resources to conduct these activities (4). A similar suggestion by Federations is for Savings Banks to have targeted 'Training Leaders' whose technical capacity is heavily invested in through future training as a second tier. Common to both suggestions is the importance of individual members' capacities being targeted as opposed to broader reach.

Considering the marginally satisfactory rates of implementation of training objectives over a 3 years period by a cascade model it is likely that similar outcomes would result if the cascade model continues to be implemented. However transitioning towards develop 'Training Leaders' at a Savings Bank level with Savings Banks where there is evidenced implementation; building strategic monitoring relationships between Federation staff and Savings Bank 'Training Leaders' could operate as enhanced Field Implementation Support activities; and accountability mechanisms can be integrated into six monthly feedback and review meetings between CUFA and Federations to monitor progress and implementation. Training Leaders would be accountable for continuing progression towards 'fully satisfactory' module implementation. Training Leaders would also be accountable for building a well informed membership as evidenced by increased members and savings. Building an informed membership could occur through an increased emphasis on systematic and strategic education of Savings Banks operations to a targeted membership group. Education can utilize adapted module resources and materials as per the recommendations.

Future BIC program delivery for the short term needs to focus on ongoing monitoring and support of progress towards implementing training objectives for all Savings Banks. CUFA and Federations could conduct this monitoring in partnership, with a specific focus on both providing technical skills transfer and training strategies. Further training modules may be delivered to savings banks that have evidenced success in implementation.

3.4 Field Implementation Support Model

Field Implementation Support has proven to be a valuable addition to training as it brings a localised application to generalized training topics. It also serves as an accountability mechanism to ensure implementation of training. It reinforces knowledge learned and helps 'fill in the gaps' (6). It is a valuable opportunity to observe and affirm changes made and progress in the Savings Bank (2); exposes new staff to what other committee have learnt (3); sustains momentum and motivation (1) to implement and improve capacity. Currently CUFA spends two days monitoring each Savings Bank in all the modules trained, which for most Savings Banks includes modules taught in 2007 -2008. Where the Federation also provided in-field support was acknowledged by Savings Banks as important and timely (1) as an opportunity to address specific issues. Field Implementation Support becomes an important problem solving opportunity.

Field Implementation Support which occurs more frequently than 2 months would place extra stress and strain on Savings Bank resources, and it does not provide sufficient time for on-training and implementing changes in policy during monthly or bi-monthly committee meetings. Field Implementation Support occurring longer than 2 months after training reduces retention of material, momentum and opportunities for correction. Efficiencies can be generated by reviewing Field Implementation Support questions to produce greater efficiencies in time spent and more measurable,

standardised and comparative results, and reviewing data collation process and tools, with consideration to future standardisation.

3.5 Training

3.5.1 Participants

The BIC Program has encouraged both diversity and continuity of training participants. The advantage of continuity of participants is that lessons learned through on training were shared, building the knowledge and experience of participants, allowing for collective problem-solving and establishing links for the broader credit union movement in Cambodia. Continuity of participants also provided a monitoring mechanism as participants were expected to complete on-training as a requirement to attend further training. Participants who had not attended training in 2007-2009 were encouraged to attend in 2009-2010. CUFA also encourage that an equal number of male and female participants be selected from a diversity of Savings Banks roles.

Currently the Federations select participants from the member Savings Banks yet there are no clear guidelines as to appropriate matching of participant to module. The appropriate matching of participant skills and experience to the module being delivered was perceived by Savings Banks and Federations as a critical contributing factor to the effectiveness of learning and on-training, although all identified that the trainer used appropriate techniques to deliver information. The most important factors for effective participant learning and on-training for the seven Savings Banks interviewed were literacy levels (5), existing experience or responsibility in the module area (5), qualities of leadership (5), strong communication and knowing many members (5). Communication skills and relationships with members were specifically identified so that the knowledge and information gained during the training could be effectively transferred.

There are opportunities for CUFA in any future training to direct participant selection by Federations by clearly specifying formal skills, informal skills and experiences most suitable for learning and on-training in each module. The risks of such an emphasis on experience is exclusion of women who have lower literacy rates than men in Cambodia, retaining knowledge in a few people, not creating opportunities to those who are younger or interested to learn more, or that Saving Banks simply don't have participants who would meet these requirements. Any future training delivery will need to balance these risks by retaining a gender equity target; specifying soft skills, qualities or potential which women may have. CUFA can also provide instruction for module preparation (eg. in terms of familiarity with policy) to assist in effective learning and also provide opportunity for those without experience but opportunity for learning and knowledge. Possible examples could include the categories of experience (minimum duration or specific such as distributing and collecting loans); formal knowledge (some basic familiarity with a specific policy specific to the module); literacy and numeracy (indicated by a competency to calculate x and y); communication (willingness or ability to teach members about the information they have learned) and community links (strong and positive relationships with members and broader community).

3.5.2 Training

BIC modules delivered in 2007-2009 were provided by an Australian staff member and translated by a Khmer staff member. Of the seven interviewed Savings Banks, five individual interviewees out of forty three had received training delivered by an Australian. While no specific advantages or benefits of this approach are identified, there was consensus as to the skill and ability of the translator to provide clear examples and use simplified language (5). The disadvantages to this approach is highlighted in comparison to the advantages of a Cambodian staff member providing training, as questions can be asked directly in Khmer, and answers provided and written in Khmer. No differentiation between knowledge and skills of the trainers emerged, although there was specific value in having a Cambodian national as a trainer in terms of presumed understanding and familiarity with financial cooperatives in the Cambodia. No apparent delays or extension of time taken to deliver training in this way or impact on time management of training. However, the value of being able to interact more immediately with the trainer can be presumed to benefit learning processes.

Group learning and role plays consistently emerged as the most effective and valued training technique for the Savings Banks participants (3), making it easier for them to learn and also enabling participants to better prepare for the field. Role plays are a significant contributor to participant confidence when on-training. Reinstating train the trainer at the start of all training, incorporating a train the trainer component into each module and revising module and materials to contain localized example and targets will add further benefit.

The existing model of delivering training over three consecutive days allowed participants sufficient time to learn module theory, allow for role plays and develop skills for on-training. Delivering training for more than two days in Phnom Penh would potentially exclude women from participating due to gendered roles and responsibilities in Cambodian society and is not recommended. Female interviewees agreed that maintaining the training at a maximum of two consecutive days enables them to attend as it requires only one night away from their home, and they are able to ask relatives or children for assistance in their roles (3). Two of the women interviewed also held positions of responsibility and leadership in their community which meant they didn't attend the training due to overlapping schedules, and a third widow, whose role is bookkeeper, was unable to attend because her responsibilities of farming and cropping.

For the Savings Bank interviewed there were minimal disruptions and adjustments to their life in order to attend training in Phnom Penh, as travel time is less than 4 hours. The short duration of training and being only one night also enabled women from the province to attend and hand family and child-caring responsibilities over to other family members for a short period of time. Delivering training in different groups also provides flexibility for participants to attend and also manage work or family responsibilities.

Delivering training in a group setting with participants of different ages, gender and literacy levels does not appear to have constrained the learning and effectiveness of delivery, and reflects positively upon the ability of the trainer to adapt to a range of different learning abilities. Savings Bank participants were unanimous in identifying the benefits of being able to share and learn from other Savings Banks. Delivering training in a group setting with participants of different professional experience, skills and knowledge presents greatest advantages if participants have an existing level of experience.

3.6 Training Modules

3.6.1.1 Module Structure

The current structure of stand-alone modules on a specific topic enabled technical learning through focused theory and practice, and contributes to participant confidence by meeting their expectation of receiving in depth training and developing greater technical skills and expertise in a particular area. All seven Savings Banks interviewed strongly preferred this stand-alone module structure (7).

3.6.1.2 Module Content

Interviewed Savings Banks identified Management (3) and Book-keeping (3) as two key areas to receive future support and training which are outside the current eight modules. The BIC Program currently integrates a component of Management into the Leadership module in terms of traditional management activities of planning, organizing, leading and coordinating.

The desire for management training actually reflects underlying concerns about the capacity to make sound decisions for the Savings Bank, to maintain accurate records and accounts and is indicative of the importance of strong understanding of the relationship between and potential impact of lending policy upon liquidity, or capital for shares etc. Developing visual resources which benchmark what constitutes a 'Sustainable Savings Bank'⁸ demonstrating sustainable and unsustainable relationships between liquidity, return on assets, loan portfolio and capital adequacy can go some way towards building confidence in understanding the impact of decisions made on the sustainability of the Savings Bank.

Book-keeping recurred as a training need for Savings Banks. Some Federations provide basic training in accounts to their Savings Banks. Due to variances in accounting systems across the Federations it is likely to be beyond the technical capacity of CUFA to effectively address this need and is more appropriately supported through the Federation using a field based implementation approach. One Savings Bank requested for training in electronic accounting systems using Excel and Word. This Evaluation recommends that the Federation (in this case CCFIN) for the same reasons above provide this technical training in field.

Savings Banks interviewed consistently requested additional modules or extra time spent on the topic of lending (2), an area of key interest and concern and reflects the critical threat to sustainability faced by Savings Banks when unable to fund a viable loan portfolio and release loans to members. While CUFA could consider extending the duration of a lending module or developing an issue specific module, continuing Field Implementation Support and monitoring Savings Bank progress towards strengthening loan application and approval processes and loan portfolios will be more relevant and responsive in the near future. The request for lending modules also indicates the importance of a modules relevancy to real issues and problems. The issue of climate change and mitigation strategies

⁸ CUFA's Grow and Sustain (GAS) Program supports Credit Union committees to achieve operations approximating 10-15% liquidity; 0.5 – 1.0% return of assets; 5 – 10% capital adequacy, 2% loan interest (consistent with Federation policy) and 15-20% loan principal interest to ensure stable growth

could be integrated into microenterprise and lending modules, in consideration of rural enterprise and seasonal impacts of a changing climate on a communities' economy.

Future module content could consider a series of standalone topics which are problem-solving / issues responsive, integrating content from the broader eight modules and pulling it together with strong practical application. Future module content would ideally be delivered only when Savings Banks have demonstrated 'satisfactory' progress towards implementing the existing modules. Any future development of module content is recommended to occur in close consultation with Federation partners to minimize duplication of training provided to Savings Banks by other sources; to be responsive to the identified needs of the Federations and Savings Banks; and to strengthen the localized, Cambodian component of module content and materials. Module content would contain stronger problem solving components specifically addressing localised 'hot topics' facing the Savings Banks with application to real life problems encountered.

3.6.1.3 Module Materials

Current module materials are negatively characterized by their lack of 'technical definitions' and 'localized examples.' The 2008 Evaluation recommended and implemented simplified module materials which also included minimising technical terms. A lack of technical definitions creates difficulties for participants when on-training and inhibits their ability to recall or communicate the terms and information, and simple definitions or examples could assist in accurate information transfer.

Localised example in this context refers also to the relevancy of written module materials and their application to the concerns and issues confronting Savings Banks in the field. While the BIC trainer facilitates opportunities during training for real life examples and problems to be shared between participants, these local experiences, issues and challenges can be formalized, captured and integrated into module content so that there is coherence and relevancy across all training components and resources.

Materials provided during BIC Training were used by participants to on-train (7) with the existing summaries considered most helpful (3). Summaries tend not to be shared with colleagues – retaining information and knowledge with just one person. One participant used a chalkboard to aid on-training (1). One participant refers to her notes monthly to ensure she understands all the information provided.

The BIC Program could more appropriately match module resources with institutional capacities and member knowledge through two tiers of study materials – one tier containing study materials to assist participant learning in Phnom Penh and the second to directly support building an informed membership. Study materials could be adapted for explaining in non technical and relevant terms to members during on training. On- training materials could be reviewed and developed for inclusion of visual and low literacy learning tools for communication to membership. Development of enduring resources to assist visual information sharing to the trainees is also recommended. Possibilities for consideration include laminated posters which visually capture a summary of each module and which can be displayed in the Savings Bank or another version which can be carried by the participant. Investment in a key capital resource such as this has a lifespan beyond training and on-training. On-training materials can be further enhanced by clearly summarizing key points and specifically linking the key concept of each module to:

1. Benefits to the Savings Bank sustainability
2. Benefits to members
3. Benefits to the community
4. Benefits to children

All materials need to be reviewed with a view to building an informed membership base.

3.7 Partnership Development and Management

Achieving the current BIC goals and outcomes of strengthening the capacity and sustainability of Savings Banks and Federations and the credit union movement in Cambodia through technical training, module content and program delivery strategies can be enhanced to include a stronger, problem-solving, localised perspective. All Federations seek increased input into future module content and program design with a view to avoiding duplication of training content provided by other sources such as ACCU⁹ (4).

CUFA and Federations participated in a stakeholder review in March 2009, the outcomes of which informed program delivery for 2009-2010. All Federations also seek increased and consistent consultation and regular communication with CUFA in the next phase of the BIC Program (4). Underlying the need for increased consultation is an experience of BIC program design and development being completed by CUFA without in-depth input from Federations or consideration of locally specific needs.

The BIC Program Coordinator currently maintains regular communication with Federation partners and this is recommended to continue. This Evaluation recommends that partnership communication be enhanced by establishing six monthly meetings with Federations to specifically review progress toward implementing module objectives; as an opportunity for formal feedback and continuous learning. Greater coordination between CUFA and Federations can be enabled by the timely inclusion of partners in program design, development and implementation. This Evaluation recommends a Program Planning Meeting between CUFA and Federations be held in early 2011 to identify a) existing training provided by other sources and where duplications exist and b) where past training implementation has been achieved, gaps in current and emerging needs for Federations and Savings Banks.

3.8 Progress and Outcomes of 2008 Mid Term Evaluation

A Midterm Evaluation conducted interviews in July 2008 with seventy participants who had received either training in Phnom Penh from CUFA or on-training in the field by their Savings Bank representative. Overall the 2008 Evaluation found the BIC Program to be relevant and led to an increase in the knowledge and understanding of Savings Bank operations, improved management capabilities and greater transparency. Member trust and villager confidence in the Savings Banks had increased and within the Savings Banks there was a greater commitment to continuous improvement and change. Increased membership, increased savings and improved living standards served as the greatest motivation for the Savings Banks to continually improve.

⁹ Governance and Leadership modules are provided by both CUFA and ACCU.

All recommendations arising from the 2008 BIC Midterm Evaluation had been adopted either partially or fully by 2010 to good effect except for *Recommendation 13: Posters to be designed and distributed to the CFI leaders*. A number of 2008 Mid Term Evaluation Recommendations require further minor enhancement adapted to better reflect current needs of Savings Banks and program development opportunities, although the broad areas of recommendation remain consistent. Specific recommendations from 2008 are tabled below. Discussion of the progress achieved against each recommendation in the period 2008-2010 occurs below.

Table 12: 2008 Mid Term Evaluation Recommendations

#	2008 Mid Term Evaluation Recommendations	Adopted?			Items recommended for further development (2007-2010 Evaluation)
		No	Partly	Fully	
1	CUFA: introduce micro enterprise training earlier in the program			√	√
2	CUFA: perform database monitoring and ensure participants attending the training are allotted into relevant training groups			√	√
3	CUFA: reinforce importance of in-field strategies and setting training targets to partners			√	√
4	Streamlined data sharing and monitoring of training at all levels to be conducted by CUFA, partners, NGO staff and CFI leaders		√		√
5	Federations: review and provide safe accommodations options for their member NGOs that are close to the CUFA Training Centre			√	
6	CUFA: review budget annually for attendance costs to assess an increase funding			√	√
7	Federations: assess measures to increase participation and completion of in-field training		√		√
8	CUFA: Consultation to be conducted with key stakeholders to improve module content			√	√
9	CUFA: continue to identify problem areas within each training group and conduct regular revision at the beginning, throughout and at the end of each module			√	
10	CUFA: expand the use of role-plays, lectures, group discussions and revision games throughout all modules			√	
11	CUFA: Clearer, key outcomes and indicators to be built into each module			√	

#	2008 Mid Term Evaluation Recommendations	Adopted?			Items recommended for further development (2007-2010 Evaluation)
12	CUFA: Simplify training materials, especially fact sheets		√		√
13	CUFA: Increase use of pictures. Posters to be designed and distributed to the CFI leaders	√			√
14	CUFA: conduct revision with participants about training difficulties encountered in the field and different methodologies to reach participants with different levels of education			√	√
15	CUFA: reinforce messages of gender equality in their training and in communications with partners			√	√
16	CUFA: discuss financial literacy and gender equality strategies with local NGOs		√		
17	Federations: review options for in field training and support systems			√	√
18	CUFA: Member promotion and awareness strategies to be included in the CUFA training to NGO staff			√	√
19	CUFA: Review project plan to incorporate focused and more in depth guidelines regarding evaluation and exit strategies			√	

3.8.1 Progress against 2008 Recommendations

1. CUFA: introduce micro enterprise training earlier in the program

This 2008 recommendation has enabled Savings Bank members to focus on income generation activities with the intent to build savings and capital, contributing to the financial sustainability of the Savings Bank. It has also contributed to stronger and more transparent lending process, with small businesses being provided assistance by their Savings Banks (100%) to draft budgets and demonstrate their ongoing financial viability prior to loan approval.

Micro-enterprise training has been effectively reinforced and implemented by Savings Banks linked to CUFA's Village Entrepreneur Initiative¹⁰. Being able to implement BIC micro-enterprise training within the framework of another CUFA Program positively reinforces participant learning and implementation. It also benefits VEI Program delivery as Savings Bank staff assume a more active and confident role in co-facilitating VE training, monitoring and business planning activities. The 2010 Evaluation recommends CUFA consider the foundational role of BIC for developing technical skills and

¹⁰ Through the VEI individual donors in Australia provide regular financial support to Savings Bank members who want to develop a new or existing business. CUFA and Savings Banks provide quarterly training to the recipient Savings Bank members (VE) on business skills, business management, budgeting and planning.

capacities which enhance outcomes for other Programs. CUFA could consider linking CUFA programs more closely with evidenced implementation of BIC modules forming a pre-requisite for future program delivery.

2. CUFA: perform database monitoring and ensure participants attending the training are allotted into relevant training groups

CUFA offered multiple different training groups over the training years of 2007-2008 (5), 2008-2009 (4) and 2009-2010 (4) to enable participant attendance at all modules while balancing family and work responsibilities. The flexibility of this approach meant that only one Savings Bank identified 'availability to attend' as a consideration when choosing participants and 'competing schedules' as a constraint to attending (1).

2010 Evaluation interviewees debated the benefits of continuity of participants over a series of modules versus the flexibility of different participants attending different modules. Preference for continuity of participants lies in the accountability of delivering on-training as upon return to Phnom Penh, participants share lessons learned and collectively solve problems as a continuing training group. Savings Banks and Federations showed a clear preference for different participants attending different modules. The 2010 Evaluation recommends that for any future training to retain current inclusive and flexible training groups and for CUFA and Federations to clearly identify the level of skill and knowledge and capabilities participants best suited to each module.

3. CUFA: reinforce importance of in-field strategies and setting training targets to partners

The BIC Program has achieved significant reach through the cascade model to a total of 18,090 Savings Bank members from 2008-2010. A component of Train the Trainer has been incorporated into each training module since 2008 as well as being a standalone module. In 2009 Train the Trainer continued to be incorporated into each training module through group planning and role-playing of on-training lessons, but was not provided as a standalone module, as CUFA provided modules according to Federation and Savings Bank preferences.

Effective implementation of the BIC Program is contingent upon the ability of participants to provide training and information to staff, a targeted membership or both. Difficulties encountered by participants when on-training in the field center around limited application of training skills to deliver information to a membership of low literacy and low knowledge of Savings Banks operations. Additional problems encountered by Savings Banks were their inability to respond to challenging questions from the trainees about aspects of Savings Bank operations other than the topic being trained (2). It can be assumed that both participant self-confidence and trainee institutional trust and confidence are negatively affected in this situation.

During every BIC Training module participants develop lessons for on-training and focus on techniques which can be used to explain concepts and provide information in the context of resource-poor rural Cambodia. The BIC Trainer provides participants with ideas and examples for how to communicate ideas and educate people with low literacy and comprehension skills. Savings Banks participants relied heavily on the summary sheets provided although some simply read material aloud to trainees (3) without applying training skills learnt.

It is clear that an inherently weak assumption in the cascade model is participants of varying capability, knowledge and experience will have the capacity to comprehend new technical information within 3 days as well as skillfully or appropriately communicate this information with accuracy to staff or members. Lack of confidence in on-training by interviewees (57%) can be in part attributed to comprehended technical knowledge. 57% of interviewees felt that they retained 80% of technical information learnt during training and their trainees understood between 50%-60%.

In addition, effective transfer of knowledge through on-training depends upon continuity of trainees, gradually building and reinforcing a sound knowledge base in a targeted audience of possibly low comprehension skills. Federations, CUFA and Savings Banks may like to work together in the future to identify which members are most suitable to target with the objective to build their knowledge base and widely influence behavior change through a systematic approach.

There are resource development solutions which can potentially assist participants to on-train with greater confidence and accuracy and relevance for their trainees. Solutions are to develop and provide participants visual learning tools (posters) which communicate to trainees a) the key concept of each module and b) communicate the benefit of this concept to the Savings Bank, members, children and the community. This will also remind participants of information learnt. Existing summary/fact sheets could contain very simple summaries of key points for on-training with localized examples and detailed suggestions/ examples for training techniques, and is discussed further in point 12. On-training materials can be reviewed for their relevancy to low literacy members; and there remain a continuing emphasis in all modules of low-literacy training strategies and examples which can be applied in resource poor environments. Train the Trainer Module could be reinstated as a first module for any future training, and Federations could attend on-training sessions to provide technical and training monitoring and strategies.

However these resourcing solutions would not address the key issues, which are the weak assumptions of sufficient participant comprehension and training skills which the cascade model is based upon. These resourcing solutions could be effectively utilized for membership promotion activities as discussed previously.

4. Streamlined data sharing and monitoring of training at all levels to be conducted by CUFA, partners, NGO staff and CFI leaders

A condition of the BIC Program is that on-training targets are established for participants - a minimum of twenty trainees and approximately two to three hours of training. Completion of on-training and submission to CUFA and Federations an on-training sheet detailing content, trainees and achievement of training targets is a requirement for attendance at the next module. Unfortunately not all participants delivered on-training as per the training agreement or to the target number, and it can be presumed that as a result progress towards implementing module objectives is negatively affected.

Monitoring of on-training activities need to be sustained for documenting program reach and outcomes achieved. However as Field Implementation Support results show, monitoring progress towards implementing module objectives is a more meaningful activity to assess institutional capacity. Should training continue, Federations can perform a more active role in monitoring technical skills and training strategies provided during on-training. Adapting CUFA's Field Implementation Support sheets for Federation use is one way to monitor on-training activities and Savings Bank progress against module objectives. Establishing six meetings between Federations and CUFA can provide a forum to review on-

training technical needs, training opportunities, and effectiveness as indicated by Field Implementation Support.

6. CUFA: review budget annually for attendance costs to assess an increase in funding

In July 2008 CUFA reviewed participant funding for attendance at BIC Training. After a review of costs of food, transportation and accommodation it was agreed to provide participants with USD\$51. No financial resources are provided by CUFA to assist with on-training activities beyond study materials and Field Implementation Support technical assistance.

The cost benefit of financing BIC Training in Phnom Penh is significantly reduced if on-training does not reach the target number of trainees as indicated in point 4 above. As discussed in 3.0 above, the accuracy of on-training content is reduced to perhaps 50% making it a relatively inefficient and ineffective investment. While lack of resources was one obstacle for participants to conduct on-going or wide-reaching on-training particularly in terms of petrol costs and copying training materials, as discussed in Module Implementation the cascade/on-training model delivers only 'marginally satisfactory' progress in terms of implementing module objectives.

A more cost efficient means of implementing module objectives at this stage is through Field Monitoring Support. The 2010 Evaluation recommends that CUFA continue to review the budget annually and consider a reallocation of budget from Training to Field Implementation Support and also for some resource development. Federations can also consider providing resources to their Savings Banks to assist effective implementation.

7. Federations: assess measures to increase participation and completion of in-field training

As per 3 and 4.

8. CUFA: Consultation to be conducted with key stakeholders to improve module content

CUFA provides all training resources to partners for comment and feedback and works collaboratively to ensure localized examples and relevance. Working with CCFIN on module content is an opportunity to ensure the experience and expertise of Federations informs training material and this can be extended to actively include SEDOC, FIIFLY and CUCA for the future.

All Federations seek greater coordination of module topics with existing training conducted by Federations to reduce duplication, and increased relevancy of materials to problems and opportunities faced by Savings Banks (4). Recommendations for module content provided by Federations are for inclusion of key points in summary/fact sheets; review of content to adapt to current and emerging problems faced by Savings Banks; definitions for technical terms; and an enhanced technical component of each module. For Federations to actively co-develop content rather than review and approve builds Federation capacity and invests ownership in content. Extending module collaboration to all Federations builds trusted partnerships between CUFA and Federations who are critical of the quality and timeliness of consultation and exclusion from planning.

The 2010 Evaluation recommends that CUFA facilitate a Working Group with representatives from Federations and/or some member Savings Banks to oversee module development. The Working Group can potentially a) introduce more problem-solving applications of module concepts into materials which are relevant to current and emerging issues faced by Savings Banks b) develop two tiers of training materials – one for BIC Training and a supplementary one specifically for membership promotion to low literacy trainees c) develop visual poster or on-training aid d) develop technical content to be enhanced for a second phase of training again with a view for problem-solving e) develop summaries of key concepts which are relevant to trainees of lower literacy or knowledge of Savings Bank operations.

12. Simplify training materials, especially fact sheets

CUFA has implemented a range of teaching techniques including discussion, brainstorming, group activities and question and answer sessions to assist participants learn technical concepts. 85% of Savings Bank interviewed positively assessed the trainer's skills in this area. The trainer spends time explaining the material provided, using drawings to explain more difficult concepts and using real life examples. Summary/fact sheets have been used since 2007 for review and on-training purposes. Adaptation of existing Summary/fact sheets can be further refined to include local definitions, visual images and examples of technical concepts, with the view to enabling participants communicate this information to trainees of lower literacy or knowledge of Savings Bank operations. Summary sheets can be integrated with other visual learning aids to aid continuity of learning, minimize technical inaccuracies and build confidence.

13. Increase use of pictures. Posters to be designed and distributed to the CFI leaders

Training modules in Phnom Penh use a range of teaching techniques which assist participant's on-train difficult concepts to trainees. Development of posters was recommended in 2008 but not implemented. Posters for each module which visually capture the key concept for communication to trainees and members will be a valuable communication aid for participants. Posters which can be displayed in the Savings Bank or smaller charts can be carried during visits to member houses serves to remind members and trainees of information, serves as a memory prompt for participants and aids consistency of information being provided across Savings Banks.

The 2010 Evaluation recommends CUFA facilitating a Working Group with Federations and with comment from participants to develop and distribute low-text; visual posters which communicate key module concepts with the objective of increasing member knowledge of Savings Bank operations, therefore mobilizing membership. The posters can also be used as a training tool during modules in Phnom Penh.

14. CUFA: Conduct revision with participants about training difficulties encountered in the field and different methodologies to reach participants with different levels of education

Following the 2008 Mid Term Evaluation key learning objectives for each module were established with the intention of setting a clear direction for each module and providing a benchmark to assess learning effectiveness. Development of lesson plans for on-training were also integrated into each module so that participants have a clear concept of what can be achieved through on-training.

Collective problem solving regarding on-training occurs when participants return to Phnom Penh from the field for the following module. Sharing of experiences was considered invaluable by all Savings Banks (100%) and for this reason sustaining continuity of participants throughout all modules is

important. As mentioned previously, reasons for difficulty in providing on-training can be attributed to participant technical knowledge, training skills and continuity (or not) of trainees. A number of strategies will enhance this recommendation: retaining revision at the start of each module, delivering Train the Trainer as the first module, establishment of a Working Group to review summary and fact sheets for communication to low literacy and low knowledge trainees, embed lessons learned into study materials, insert successful problem solving strategies into study materials, develop and provide visual learning aids and Federations actively assisting in technical skill and training support.

15. CUFA: reinforce messages of gender equality in their training and in communications with partners

CUFA refers to the International Operating Principles in each module and promoted gender equity as a general concept. The role of women in economic development of communities and women's skills are discussed in detail in Savings Mobilisation Module. Providing flexible training groups and training limited to 3 days does remove some structural barriers to equal female participation at Training and can be enhanced by outlining informal skills held by women which make them appropriate participants. Females are chosen during training to participate in role plays, providing a voice and opportunity for them to continue to develop formal and informal skills.

Mainstreaming gender into modules will require some discussion with CUFA and Federations to ensure that all partners can reflect upon gendered experiences in rural Cambodia. This Evaluation recommends that the Working Group review all modules from a gendered perspective and integrate messages of gender equity similar to the Savings Mobilisation module., At a minimum Leadership and Governance modules should be adapted. For example, the Leadership Module could include identifying gendered barriers and opportunities to positions of formal Leadership; as education, literacy, roles and responsibilities; gendered spheres of influence as public and private; and specific strategies to transfer female informal skills into formal skills at a committee level.

17. Federations: review options for in field training and support systems

Each Savings Bank operates under the umbrella of a Federation, and each Federation resources and supports their member Savings Banks to varying degrees. Federation engagement with Savings Banks range from collecting membership fees (4) and financial reports (4) to providing training (2), reviewing financial transactions and accounts (1) and providing strategic support and advice (1). Currently for the BIC Program Federations visit their member Savings Banks, provide advice for targeting on-training participants and in some cases provide financial resources for on-training (1).

The benefit articulated by Savings Banks of Field Implementation Support is that it serves as a reminder of module content (5); and is an opportunity to address specific issues in the Savings Bank with site specific strategies (6). For these reasons Field Implementation Support serves as a more responsive module review mechanism for Savings Banks than a class based review, again suggesting disadvantages in the cascade model. Field Implementation Support activities could be more actively assumed by Federations in partnership with BIC Trainer, monitoring change against CUFA's Field Implementation Support sheets.

Ideally in-field training and support systems are responsive, ongoing and occur within a short time period following module training. Considering the marginally satisfactory progress of module

implementation and, therefore, impact of on-training, the BIC Program might want to consider shifting focus and resources from on-training to Field Implementation Support.

18. Member promotion and awareness strategies to be included in the CUFA training to NGO staff

Strategies for how to promote and increase membership, how to market the savings bank, benefits of a savings bank, communication strategies to employ are included in Module 6, Financial Literacy, Savings and Membership. Savings Banks identified low member knowledge (3) and a member focus on lending rather than saving (3) as barriers to growth and existing issues they face. Member knowledge is critical to Savings Bank trust and growth. The 2007-2010 BIT Evaluation learned that when members have a reasonable level of knowledge about the Savings Bank operations they perform membership promotion on behalf of the Savings Bank and membership increases as a result of 'word of mouth'. Over time this is a more efficient form of member promotion, however currently Savings Banks perceive themselves as having a lack of skills and strategies in how to promote membership to the broader community with member sessions being the most used strategy and 'inform face to face'.

3.9 Strengthening Savings Bank and Federation Capacity

Technical Capacity

The same BIC training is provided to both Federations and Savings Banks, with Federations invited to send two staff and Savings Banks one. This strategy ensures Federation staff learn the same material as Savings Bank participants. This strategy also assists Federations to provide field support for Savings Banks consistent with the training, building the capacity of both.

Key institutional weaknesses evident in Savings Banks and Federations in 2007-08 were identified by Savings Banks as being a lack of leadership skills (3) which was felt to impact upon the ability of the Committees to lead their Savings Bank, and in 2010 six of the Savings Banks identified strong management and 'smooth operating' (6). Identified strengths by the Savings Banks as a result of the BIC Program are interlinked. They include clear and transparent lending processes (1); strong promotional strategies (2) and strong capital inflow which again is an effect of stronger lending process and member knowledge and understanding; strong leadership and smooth operations (6); strong relationships between committee and members (4). Savings Banks positively experience activities and changes which improve operations in areas of leadership, governance and lending, although module implementation indicates that progress is slow and incremental.

The operating landscape for the BIC Program has not changed significantly between 2007 and 2010. Issues of low capital (4), low member knowledge of Savings Banks operations (3), book-keeping (3) are consistent concerns. Low member trust and knowledge is interlinked with low capital and loan release by the Savings Banks, and all seven (7) identified this weakness. When members are unable to obtain a loan Savings Banks notice they either visit another Savings Bank or microfinance institution. Adding to this issue is low member knowledge about the importance of savings, the benefits for their future and their community in working with a savings bank. The second impact is that low capital and funds slows down the professionalisation of the Savings Bank and the ability of committee to perform functions which assist member promotion, creating a negative feedback loop. Savings Banks may benefit from assessing how they currently inform members and with the support of Federations more efficiently

direct available resources to membership promotion, noting that a significant expense for Savings Banks is 'advertising' (3).

Financial Sustainability

Sustainability of rural Savings Banks is best assessed by performance against a number of financial indicators:

- Regularity of loan repayments
- Regularity of principal interest collection
- Profit and Loss
- Balance Sheet
- Liquidity
- Relationship between capital adequacy and loan portfolios

Of the six Savings Banks evaluated all have implemented regular loan repayment activities (6) and operate with a positive cash flow (6). A membership which makes frequent deposits into compulsory and voluntary accounts, regularly repays loan principal interest and repays loans contribute to the Savings Bank ability to better managing liquidity; loan disbursement; dividends according to good practice. There is progress towards a sustainable funding structure although membership and savings dollar values remain low. As such the financial benefits for Federations are likely to mirror that of the Savings Banks.

3.10 Cross Cutting Issues

3.10.1 Social

3.10.1.1 Building Confidence

Increased confidence at a personal and professional level has resulted from attending BIC training and is further affirmed through Field Implementation Support, a useful mechanism in assessing progress. Interviewees referred to their professional confidence in 'managing the Savings Bank' (4). Confidence was demonstrated through sharing of experiences and skills during training and best facilitated through providing different learning opportunities such as role plays and presentations (3). Interviewees were able to self-identify knowledge and experience they positively shared with other participants during training (4). Confidence is accrued even with the two day training in Phnom Penh through exposure to different challenges, learning experiences and opportunities to actively share experience and knowledge. One male interviewee spoke of strong support from his children who encouraged him to attend the training and motivated him to study.

3.10.1.2 Member and Institutional Trust

All the interviewed Savings Banks were able to easily articulate the qualities of leadership existing in their committee and which are important for the Savings Bank. Leadership was characterised as problem solving ability, knowledge and experience and skills (2) and existed within the Savings Banks. Other qualities and characteristics such as honesty and transparency (4) and good relationships and partnership with local authorities (2) are considered by Committee to be important in contributing to member trust and confidence. Interviewees state that their participation in the training and providing

on training to members does not go unnoticed. Through word of mouth members tell others that the committee is educated, which positively influences membership behaviour and trust as stronger skills are developed.

Member and institutional trust is highly contingent upon building a membership sufficiently informed about all Savings Bank operations, not just lending and interest rates. Ad hoc delivery of on-training is less likely to build an informed membership as targeting the same trainees each time allows for repetition of key concepts and graduated learning. Continuity of trainees and provision of on-training materials suitable for educating trainees of lower literacy or Savings Bank knowledge will be an important catalyst for building an informed and therefore trusting membership. Future evaluations can monitor the increase in membership and voluntary savings as a key indicator of institutional trust.

3.10.2 Financial

3.10.2.1 Access to financial services

Community access to village level savings and loan products is best measured by Savings Bank requirements for opening and managing accounts; type of collateral required and minimum loan amounts. CUFA would do well to monitor loan collateral requirements by Savings Banks in the BIC Program and encourage lending conditions which allow even the poorest without land title or collateral to obtain loans. It is unlikely that loans are provided to non-members when there are insufficient funds to lend to members. Loan eligibility for the majority of the interviewed Savings Banks requires land title and additional security provided by holding 'more savings than loans, good character, having co-borrowers and good business plan'. Interviewed Savings Banks can clearly articulate their lack of discrimination in terms of equality of access by the community to membership, loans and products (4). For one Savings Bank transparent process are implemented to ensure that even the poor with no money can access loans, and in these cases the committee would meet, discuss the individual case (1). Children's savings accounts are not widely promoted and female borrowers make up less than half of lenders¹¹. Interest rates are steady at 2% - 3% although few unsecure loans are provided. Collateral required is land, existing savings in the savings bank and other items of higher value than the amount being loaned.

3.10.2.2 Responding to microfinance/microcredit institutions

The infiltration and impact of microfinance institutions in rural Cambodia where the Savings Bank operate serves to undermine their stability and growth as members leave the Savings Banks and seek loans from MFI's. The Savings Banks are reasonably ill-equipped to respond to this issue and sustain a strong focus on lending rather than the Credit Union difference. Consideration of providing stand alone 'issue focused' training modules could provide participants with an integrated approach to very real problems. Examples could include 'Responding to MFI's' and 'Principles of a Sustainable Savings Bank' and contain key concepts from lending, governance, savings mobilization. These stand alone modules could be co-developed with the Federations to facilitate for short and long term responses and strategies to counter MFI's.

¹¹ Female borrowing rates for four of the seven interviewed Savings Banks are 30%, 44%, 50%, 78%,

3.10.3 Rural Development

3.10.3.1 New Enterprise

An increase in membership levels, greater savings, and greater loan disbursements ideally contributes to the emergence of new enterprises in a rural community. The BIC Program is strengthening lending practices to ensure that loans are disbursed to business which are eligible. Savings Banks now ask for business plans with loan applications to assist in the approval process and minimise the risk of future delinquency. However until Savings Banks are able to operate with greater liquidity rural development will be slow and the risk of microfinance institutions remains a challenge. The 2008 Mid Term Evaluation recommended providing micro-enterprise modules in the early stages and this should continue into the future. The effectiveness of micro-enterprise training and implementation is further enhanced through linkages with CUFA's VEI program¹² as a practical opportunity to transfer knowledge and skills to benefit the community.

3.10.3.2 Mutuality and Community Projects

A central and unique element of financial cooperatives as being member driven is that the benefits are directed back or reinvested into the members and community. Interviewed Savings Banks were generally unaware of this practice (2) in terms of directing a surplus into activities such as scholarships, building roads and had no concrete plans for future community projects although possible future were extracted readily enough (3): buying stationary for children's first year of school (1); selling fertilised to members (1); provide bicycles for orphans and street children in their local village (1). Existing community projects delivered by interviewed Savings Banks are: providing a free pig to a member to raise and earn money (1) and providing emergency funds of 50,000 riel for member funeral expenses (1). One Savings Bank cooperated with the community and built a single room nursery for local children in 2007-2008. Experience from other CUFA Programs¹³ indicate that members can be effectively mobilised when individual and community benefits of being a Savings Bank member are communicated. Federations can monitor Savings Bank engagement of members in identifying and developing community projects and activities as part of membership strategies.

3.10.4 Gender

3.10.4.1 Equity

The BIC Program contributes to an increase in understanding of gender equality across the Savings Banks through specifically addressing a) the role of women in the economic development of communities; b) the skills that they may bring to a role in the Savings Bank¹⁴; c) what hinders women's participation in the savings bank (e.g. looking after children) and d) what strategies may increase their participation. All seven Savings Banks interviewed demonstrated knowledge and an understanding of

¹² Village Entrepreneur Initiative provides individual Savings Bank members with small amounts of regular financing to develop an enterprise

¹³ CUFA BIT Evaluation 2007-2010

¹⁴ This information is within the Savings Mobilisation Module

gender equality in so far as women's representation on the committee. Women do hold positions as book-keepers in three of the Savings Banks (3).

While Savings Banks are affirm that women have the right skills can be on the committee, the gendered dimension of access to literacy, education and skill development is invisible. There is an absence of clear gender promotion strategies which specifically target, encourage and support the participation of women above and beyond the position that 'if they [women] have the skills then yes [they can be on the committee]'. The risk of this approach is that the skills base of the community is not developed, and greater responsibilities fall upon the few women already in leadership or skilled roles.

There are clear opportunities for CUFA, Federations and Savings Banks to provide mentoring or informal learning opportunities for women. This could occur through a quota of women on the committee; creation of committee mentoring positions for women to gain experience in positions of leadership and decision-making; promoting greater recognition of formal and informal skills and capacities held by women at the Savings Bank and Federation level; and clearly articulating the educational opportunity committee representation provides women.

3.10.4.2 Participation

Being able to participate in the BIC Training provided a positive education opportunity for the women who attended¹⁵ (2), built self confidence and was an opportunity to be a role model in the community. Three women interviewees expressed the importance to them of working closely with their village in their roles and collection officers or promotional officers; the way in which this provides feedback and enhanced learning about the Savings Bank through the interaction; and their strong motivation to be well informed and understanding about the situation and needs of the community and families (3).

Interestingly, two women interviewees and committee members were the daughters of other committee members, an opportunity provided to them due to their utility and family relationship. In one case, the older age of the committee member meant that his daughter would travel with him and conduct member promotion; and then as she is not working and home all day, could be an access point for Savings Bank members. Although she had no skills in accounting prior to this experience, she has developed those skills as a result of being on the committee and observing.

The importance of social relations to trust for Savings Banks, and the position of women in sustaining many of these social relations can be better exploited by CUFA and Federations. It is recommended that when specifying the qualities of participants for attending modules, that both existing skills as well as potential capabilities are considered to ensure that women are not excluded. It is recommended that a sound understanding of the formal skills and informal skills and capacities held by women is consistently communicated by CUFA, Federations and Savings Banks. It is recommended that current and future modules be reviewed to embed a gendered perspective.

¹⁵ CUFA encourages equal male and female participation in Training modules and on-training

Table 14: Committee Membership by Gender November 2010

Savings Bank	Committee Members	Female Committee Members	Percentage
Kampang Svay	7	2	28.5%
Samrong Thom	5	1	20.0%
Chek	3	1	33.0%
KADSAP	6	2	33.0%
BACDA ¹⁶	0	0	N/A
Khvav	11	2	18.0%
Laybov	5	1	20.0%

¹⁶ BACDA is the exception as they are a rural development association and organisational structure does not reflect a separate committee for financial cooperatives

4 Appendices

4.1 Appendix A: Participant List

Table 15: Evaluation Interview Participant List

Date	District	Federation	Savings Bank	Male	Female
17 November	Kandal	FLIFLY	Kampong Svay	3	1
17 November	Kandal	FLIFLY	Samrong Thom	3	2
18 November	Svay Reang	CUCA	Check	5	3
18 November	Svay Reang	CCFiN	KADSAP	3	1
19 November	Kandal	CCFiN	BACDA	2	4
24 November	Takeo	SEDOC	Khvav	5	2
24 November	Takeo	SEDOC	Laybov	6	3
TOTAL				27	16

Table 16: Evaluation Focus Group Discussion (Federation) Participant List

Date	Federation	Participant Name	Male
3 December	CCFiN	Mr. Lay Pektry	√
	SEDOC	Mr. Sok Kimsay	√
	SEDOC	Mr. Oung Mean	√
	CUFA	Mr. Ly Salim	√
6 December	FLIFLY	Mr. Rin Po	√
	CUCA	Mr. Vong Sarinda	√
	CUCA	Mr. Soy Sarin	√
	CUCA	Mr. Pouk Sarom	√
	CUFA	Mr. Ly Salim	√

4.2 Appendix B: Geographical Reach

Table 17: Provinces Reached through BIC Program

Province	
Banteay Meanchey Province	Kratie Province
Battambang Province	Preah Vihear Province
Kampong Chhnang Province	Prey Veng Province

Kampong Speu Province	Pusat Province
Kampong Thom Province	Siem Reap Province
Kampot Province	Svay Rieng Province
Kandal Province	Takeo Province

4.3 Appendix C: Field Implementation Support Sheet

DATE OF VISIT	
CREDIT UNION NAME	
CREDIT UNION LOCATION	
MODULE [1]	LENDING
Topic Objectives <ul style="list-style-type: none"> • Participants to have understanding of appropriate loan assessment techniques at the application stage to ensure the sustainability of the loan pool • Participants to appreciate the importance of ensuring appropriate loan documentation and loan follow up procedures • Participants will have the skills and abilities to share their learning with their village members 	
CU \$\$ Current Loans	
CU Number of Loans	
CU Loans as % of total Capital	
CU \$\$ Loan Pool Available	
CU Current Loan Delinquency Rate	
CU \$\$ Loan Limit	
Checklist <ul style="list-style-type: none"> <input type="checkbox"/> Credit Committee and Credit Officers know their roles and responsibilities <input type="checkbox"/> Strategies of Fair Lending are being implemented <input type="checkbox"/> Loan Application and Approval Process is comprehensive and in place <input type="checkbox"/> Monitoring is in place to actively prevent bad loans from becoming delinquent 	
Questions to the Credit Union	
LOAN APPLICATION AND APPROVAL PROCESS	
1. What changes have been made to the loan application and approval process following the training?	
2. What additional questions are asked on the loan application form?	
LOAN LIMITS	
3. Is there a difference in the loan limit set for secured and unsecured loans?	
4. How did your credit union decide on an appropriate loan limit?	
LOAN SECURITY	
5. What is being used as security for secured loans?	

6. Has this changed since the training?	
FAIR AND EQUITABLE ACCESS TO LOANS	
7. What strategies have been put in place to ensure that the lending process is fair and equitable to all applicants?	
8. How do you decide who is granted a loan and who isn't?	
LOAN DELINQUENCY AND BAD LOANS	
9. Has the loan delinquency rate reduced following the training – what was the previous delinquency rate?	
10. What is the delinquency rate now?	
11. Why are the three main reasons for the change in delinquency according to the committee?	
12. What strategies are you using to monitor bad loans and avoid them (where possible) from becoming delinquent loans?	
13. Have you changed your loan collection strategy following the training?	
14. How has the loan collection strategy changed?	
15. Do you work with loan applicants to assist them to put together a budget to show the required borrowed funds and their ability to make repayments?	
Observations by Technical Assistant	
a) Does the Loan Application Form collect the appropriate information?	
b) Are there further sections or questions needed?	
c) Have completed examples of the Loan Application Form been sighted? And collected (where possible)?	
d) Are all questions consistently completed and full information provided?	
e) Does the Loan Application Process follow all of the necessary steps?	
f) Does the process need to be reviewed to address inadequacies? What are these inadequacies?	
g) How is the credit union assessing a person's ability to repay the loan?	
h) What information are they collecting to make this decision?	
i) Is Loan Delinquency a concern?	
j) Are there other strategies that need to be put in place to reduce the delinquency rate?	
k) Is the loan limit at an appropriate level?	
l) Does it need to be lowered or raised?	
m) Is suitable collateral being used to secure loans?	
n) Are unnecessary risks being taken with unsecured loans?	
o) Does this loan limit need to be lower?	
p) Do the Credit Committee and the Credit Officers know their roles and responsibilities?	
q) Does additional information need to be provided to ensure they have the skills to carry out the role?	
r) Has the size of the loan pool increased in the last six months?	
s) Does the credit union have strategies in place to increase the size of their loan pool? (E.g. savings mobilisation strategies)	
t) Does the credit union need assistance to promote savings mobilisation?	
Recommendations in relation to Lending:	
MODULE [2]	LEADERSHIP
Topic Objectives	

<ul style="list-style-type: none"> • Participants will appreciate the roles and responsibilities of savings bank leaders and committee members • Participants will understand the credit union difference and the active role that leaders play in building community trust and ensuring the financial sustainability of the savings bank 	
Checklist <ul style="list-style-type: none"> <input type="checkbox"/> The credit Union staff can demonstrate their understanding and commitment to the credit union difference <input type="checkbox"/> The credit union operations are in synergy with the International Credit Union Operating Principles <input type="checkbox"/> Committee Members show understanding and responsibility for their role and their contribution to the effective management of the credit union 	
Questions to the Credit Union	
CREDIT UNION DIFFERENCE	
1. Can the credit union staff explain the attributes that make a credit union unique and different to other financial institutions? (E.g. member owned, democratically run, savings rather than credit driven, and non-discriminatorily open to all members)	
2. How does the credit union communicate this message of difference to its membership and the local community?	
INTERNATIONAL CREDIT UNION PRINCIPLES	
3. How can the savings bank demonstrate that they are operating as per the International Credit Union Principles?	
- How can they show that they are open to all potential members and inflict no force on people becoming members?	
- What strategies of democratic control are practiced i.e. one member one vote?	
- Are all members treated equally and not subject to discrimination e.g. due to religion, age, income?	
- How does the credit union improve the financial and social well being of its membership?	
- How are surpluses distributed to members?	
- What education opportunities does the credit union provide to its members?	
- Do they work in co-operation with other co-operative organisations?	
COMMITTEE MEMBERS	
4. What management committees are in place?	
5. How are management committees formed? (E.g. Do members vote for committee members or are they chosen based on length of time serving the credit union, or their standing in the local community)	
6. What particular skills are important for management committee members?	
7. Do the current management committee members have these skills?	
COMMITTEE MEETINGS	
8. How often do the management committees meet formally?	
9. Is there evidence of meeting agenda and minutes for these meetings?	
10. What is discussed at these meetings?	
Recommendations in relation to Leadership:	
MODULE [3]	GOOD GOVERNANCE

Topic Objectives <ul style="list-style-type: none"> Participants will understand the role that good governance, accurate record keeping, and sound financial management plays in the local saving bank Participants will have the skills and abilities to share their learning with their village members 	
Checklist <ul style="list-style-type: none"> <input type="checkbox"/> Board Members are adequately skilled and support the vision and strategy of the credit union <input type="checkbox"/> Financial Statements and up to date and accurate <input type="checkbox"/> Financial Management of the credit union is sound and records are transparent to members 	
Questions to the Credit Union	
OVERALL DIRECTION OF THE CREDIT UNION	
1. What is the mission and strategic direction of the credit union?	
2. Do all of the board members agree and support this mission and strategic direction?	
BOARD MEMBERS	
3. Are there any criteria for board membership? (E.g. professional experience or education level)	
4. Does the board have the skills and abilities to lead the credit union strategically?	
5. Describe the backgrounds and positions of the board and management team.	
BOARD MEETINGS	
6. How often does the board meet?	
7. Are there copies of meeting agendas and minutes?	
8. What is discussed at Board Meetings?	
POTENTIAL CONFLICTS OF INTEREST	
9. If loans to board members are allowed, are the criteria for eligibility and loan size the same as for all borrowers?	
10. Are all board members up to date on their loan repayments?	
11. If a board member is delinquent on a loan or receives preferential loan terms, what are the consequences or sanctions, such as removal from the board?	
12. Do board members receive the same deposit rate as other members?	
CREDIT UNION FEDERATION	
13. Is the credit union a member of a network or federation?	
If so, in what ways does the membership in the network affect its operations?	
E.g. Do they have particular policies and procedures that they are required to follow?	
E.g. Does the network/federation impose particular interest rates or loan size amounts?	
E.g. Does the network/federation require a particular financial reporting format?	
Observations by the Technical Assistant	
(a) Review the board meeting minutes together with discussions with the board members themselves – is the work of the board appropriate and in line with the credit union's stage of development?	
(b) Confirm that the credit union has guidelines preventing conflicts of interest among board members – specifically in relation to related-party lending, and full disclosure of all conflicts of interest and arm's length business transactions.	
(c) Does the organisational structure ensure staff accountability? Does the organisational structure support effective management oversight? (individual and internal governance)	
(d) Are staff functions assigned appropriately? (E.g. are too many functions given to one person, or is a single function inefficiently spread across too many people?)	

(e) Does the credit union use sound financial risk management to protect against losses, attract capital, and instil confidence in the institution?	
(f) Does the credit union adequately monitor, manage, and mitigate its main financial risks?	
Financial Statements Analysis	
INCOME STATEMENT	
(i) Has there been any significant changes in the composition of income (interest versus fees)?	
(ii) Evaluate the income growth over the past two years? Has it increased – by how much?	
(iii) Have expenses grown faster or slower than income?	
(iv) What are the largest expenses?	
BALANCE SHEET	
(i) What assets does the credit union have?	
(ii) What percentage of the loan portfolio do voluntary savings fund?	
(iii) What is the credit union's funding structure - % equity, borrowings, savings?	
CASH FLOW STATEMENT ANALYSIS	
(i) Does the credit union have a positive cash flow?	
(ii) Have there been any significant trends in cash flow? E.g. seasonal	
Recommendations in relation to Good Governance:	
MODULE [4]	SAVINGS MOBILISATION
Topic Objectives	
<ul style="list-style-type: none"> • Participants to understand the value of savings as a means to decrease their reliance on loans • Participants to appreciate the benefit of placing monies in a savings bank (saving mobilisation) rather than saving at home (for example) and helping them to build trust in the savings bank within their communities • Participants will recognise the role that a savings bank plays in helping their community e.g. building roads, providing low cost loans to members. 	
Checklist	
<input type="checkbox"/> Financial Records demonstrate a steady increase in member savings <input type="checkbox"/> Savings Bank operations illustrate pro-active encouragement towards member savings	
Questions to the Credit Union	
SAVINGS PATTERNS	
1. Does the Financial Ledger show regular deposits made by the members?	
2. What is the savings collection strategy of the savings bank? (E.g. Do they accept deposits every day? Do they travel into the local villages once a week to provide opportunity for remote members to make deposits?)	
3. What is the average amount that members deposit per month? [or include a range of low and high amounts]	
MEMBERSHIP SAVINGS STRATEGIES	
4. What does the savings bank do to encourage people to make deposits?	
5. Does the savings bank have special accounts for Children and those savings towards education? (E.g. with a higher interest rate or term deposit style locked away for a period of time)	
9. Have members been encouraged to have short and long term financial goals?	
10. What are some examples of these short and long term financial goals?	
SAVINGS TRANSACTIONS	

11. Where are member savings kept?	
12. Is each member issued with a savings passport to record their transaction?	
13. Do the member transactions in the member passbook match those of the financial ledger?	
COMMUNITY INVOLVEMENT	
14. How has the Savings Bank assisted the local community?	
Recommendations in relation to Savings Mobilisation:	
MODULE [5]	MICROENTERPRISE
Topic Objectives <ul style="list-style-type: none"> Participants will consider the different micro-enterprise opportunities in their communities and whether private or co-operative enterprises are most appropriate Participants will understand the knowledge and skills needed to establish and run a microenterprise 	
Checklist <ul style="list-style-type: none"> <input type="checkbox"/> Support is provided to small business operators to assess the viability of their business idea <input type="checkbox"/> Small businesses are provided with assistance to draft budgets to demonstrate their ongoing financial sustainability and ability to repay loan amounts 	
Questions to the Credit Union	
SUPPORT TO SMALL BUSINESS OPERATORS	
1. How many members of your savings bank have been granted a loan to establish a small business?	
2. What types of businesses have they set up?	
3. Did the savings bank assist or guide the microenterprise operator to complete a budget for his/her business idea?	
4. Is a copy of this budget attached to the loan application?	
5. Do the budget timeframes fit the loan repayment timeframe?	
6. Has the savings bank helped small businesses to draft a marketing plan? Are examples of these marketing plans available?	
7. Has the savings bank run any member workshops to educate your membership about small business opportunities?	
8. What benefits have small business operators brought the local community?	
9. Has the savings bank turned away any potential microenterprise operators because they didn't have the right skill set to run a successful business? What was their skill shortfall?	
Recommendations in relation to Microenterprise:	
MODULE [6]	FINANCIAL LITERACY, CHILDREN'S SAVINGS AND MEMBERSHIP
Topic Objectives <ul style="list-style-type: none"> Participants will understand the purpose of a budget and the benefits it will provide in their daily lives Participants will appreciate the role that the younger generation plays in building savings capacity Participants will have the knowledge to impart a variety of promotional strategies to their village members 	

Checklist	
<input type="checkbox"/> The savings bank encourages members to have a budget in place to manage their family finances <input type="checkbox"/> The savings bank has a strategy in place to attract younger generation savers <input type="checkbox"/> The savings bank is pro-actively attracting an increased membership base	
Questions to the Credit Union	
CHILDREN'S SAVINGS ACCOUNTS	
1. How many child (under 18 years old) members does the savings bank have?	
2. How did these children find out about the savings bank?	
3. Does the savings bank ever visit the local school and work in cooperation with the teachers to talk to the children about the value of savings?	
4. Are there any restrictions placed on children accounts? (E.g. ability to loan, access to withdraw their funds)	
5. Do you run any membership education workshops for your child members?	
MEMBERSHIP BASE	
6. How many members do you have in total?	
7. How many members did you have 12 months ago?	
8. How can you explain the increase/decrease?	
9. What strategies do you implement to attract new members?	
10. What are the benefits of an increased membership?	
BUDGETS	
11. Has the savings bank provided any member workshops in relation to family financial budgeting?	
12. Did savings increase or reliance on loans decrease following the introduction of a budget?	
13. What percentage of members manage their finances with a budget?	
Recommendations in relation to Financial Literacy, Children's Savings, and Membership:	
SIGNED	
Manager of Credit Union (Signature)	
Name of Manager of Credit Union	
CUFA Technical Assistant (Signature)	
Name of CUFA Technical Assistant	Salim Ly

4.4 Appendix D: Group Interview Questions

PHNOM PENH TRAINING	
Relevance: The extent to which activity objectives and designs are appropriate <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
1. What factors were important in selecting participants? E.g. type of skills, experience, knowledge, position, gender, prestige, age, previous attendance	
2. What are the advantages and disadvantages in attending PPT in terms of: <ul style="list-style-type: none"> a. Training Frequency b. Duration (2 days) c. Location (Phnom Penh) d. Class Structure (mix of age, gender, literacy levels) e. Class Structure (mix of professional experience, skills, knowledge) f. Class Structure (mix of SB, Federations, provinces) g. Learning with the same group for all Modules h. Being able to quickly and accurately adapt information to your SB needs 	
3. What were the advantages and disadvantages of: <ul style="list-style-type: none"> a. an ex-pat and translator deliver training b. a Cambodian deliver training? 	
Efficiency: The extent to which activities have been managed in a professional manner <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
4. What adjustment to your life did you make to be able to attend PPT? <ul style="list-style-type: none"> a. Travel time b. Lost income/work changes c. Family responsibilities/ child care d. Permission allowed or not allowed (women) e. Other 	
Effectiveness: Evidence that the activity is likely to achieve the desired results <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
5. How well did the BIC <u>technical information</u> provided in PP match participant skills and knowledge? <ul style="list-style-type: none"> a. Good match? b. Too high? c. Too low? 	
6. How useful was the technical information provided in PP to your specific etc SB? Did you use the study material provided? <ul style="list-style-type: none"> a. Very useful b. Moderately useful c. Not Very useful d. What are some reasons for this? 	

e. How could CUFA improve study material or technical content?	
7. Describe a time when you trained other members by 'on-training'. a. What training techniques did you use? b. What module did you train? c. What barriers or problems did you face? What successes? d. What did you do? How? e. What was the result? f. What did people learn? g. How did you know they learnt this	
Sustainability: Evidence that the activity is likely to foster sustainable outcomes <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
8. What future BIC support do you think your SB needs: a. From CUFA? b. From the Federation? c. How could this be provided? d. Are there are other resources the SB can use?	
Impact: <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
9. How do you think participang in BIC has influenced: a. Participant confidence b. Participant skills and experiences c. Commitment to SB by members, committee d. Management and Leadership development of SB members and committee e. linking with the CU movement in Cambodia f. SB income g. SB community activities? h. Working with the Federation? i. Your community j. members views of SB? k. Pride in SB? l. Benefited Federation?	
MODULE CONTENT AND DESIGN	
Relevance: The extent to which activity objectives and designs are appropriate <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
10. What are the new or emerging issues facing your SB? a. What information could help you respond? b. Can this be addresses through future training? c. What extra modules could CUFA introduce?	
Efficiency: The extent to which activities have been managed in a professional manner <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
11. What were the advantages and disadvantages of each module being <u>taught as separate topics</u> ? a. Give an example of when/how/why it helped b. Give an example of when/how/why it didn't help	
12. What could be the advantages and disadvantages of modules being taught as <u>integrated topics</u> ?	

Effectiveness: Evidence that the activity is likely to achieve the desired results <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
13. Remembering either an issue/problem which your SB has experienced, or an aspect of operation you wanted to improve <ul style="list-style-type: none"> a. What was the issue/operation? b. What efforts has the SB made to overcome the issue/improve quality? c. What did they learn from BIC which helped them do this? d. Could they address the problem quickly after learning in BIC? 	
Sustainability: Evidence that the activity is likely to foster sustainable outcomes <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
14. What specific resources does your SB have/not have to continue <u>implementing</u> the BIC modules successfully? <ul style="list-style-type: none"> a. management skills b. technical skills c. knowledge d. financial resources e. human resources f. time g. strong membership 	
IN FIELD MONITORING	
Relevance: The extent to which activity objectives and designs are appropriate <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
15. How do you decide who joins IFM? E.g. type of skills, experience, knowledge, position, gender, prestige, age, previous attendance, living location	
16. What are the advantages and disadvantages of IFM in terms of: <ul style="list-style-type: none"> a. Frequency b. Duration (2 days) c. Location (SB) d. Group (learn with SB) e. Being able to quickly and accurately adapt information to your SB needs? 	
Efficiency: The extent to which activities have been managed in a professional manner <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
17. What adjustments to your life did you make to attend IFM? <ul style="list-style-type: none"> f. Travel time g. Lost income/work changes h. Family responsibilities i. Child care j. Permission allowed or not allowed (women) k. Other 	
Effectiveness: Evidence that the activity is likely to achieve the desired results <input type="checkbox"/> <i>Best Practice</i> <input type="checkbox"/> <i>Fully Satisfactory</i> <input type="checkbox"/> <i>Satisfactory</i> <input type="checkbox"/> <i>Marginally Satisfactory</i> <input type="checkbox"/> <i>Weak</i>	
18. How well did the BIC technical information provided in IFM match participant skills and knowledge? <ul style="list-style-type: none"> d. Good match? 	

e. Too high? f. Too low?	
19. How useful was the technical information provided in IFM to your specific etc SB? f. Very useful g. Moderately useful h. Not Very useful i. What are some reasons for this? j. What could improve this?	
20. Describe a time when Salim came and conducted IFM What module did he focus on? What barriers or problems did you face? What did Salim do? What did you do? How? What was the result? What did people learn? How did you know they learnt this?	

4.5 Appendix E: Focus Group Discussion Questions

1. Assessing Past, Current and Future Issues facing Savings Banks
<p>Key Goal of BIC is to strengthen the human and financial capacity and sustainability of Savings Banks This process is to explore</p> <ol style="list-style-type: none">if the issues have changedwhat factors have or have not contributed to the change or no change
<p>Activity:</p> <ol style="list-style-type: none">Draw a timeline on the butchers paperMark 2007-2008, 2008-2009, 2009-2010For each period mark what were the key issues facing your Savings Bank (human and financial capacity and sustainability) <p>If a widespread issue – put many circles If specific to only a few SB – just one circle For the most critical issues – use red</p>
<p>Discussion:</p> <ol style="list-style-type: none">Where has change occurred? Not occurred?What factors contributed to/influenced this change in a positive way?What factors contributed to/influenced this change in a positive wayWhat are the results now?Have they been sustained?Why or why not?
<p>Activity:</p> <ol style="list-style-type: none">Now add to your timeline 2010-2015What do you see are the future issues facing the capacity and sustainability of your member Savings Banks? <p>For the most critical issues – use red</p>
<p>Discussion:</p> <ol style="list-style-type: none">Where are the common and unique issues?Which of these issues can be addressed in the future through the BIC program training?What issues can potentially be addressed through other avenues? Federations? Savings Banks?
2. Evaluating BIC Program Strengths and Weaknesses (2007-2010)
<p>Key Objective of this Evaluation is to Assess the BIC Program in terms of relevance, efficiency, effectiveness and sustainability.</p> <p>This process will focus on 3 areas: Participants and Modules and Implementation</p>

Activity:

1. Draw 3 columns on your butchers paper: one column for strengths(what is good now), one column for weaknesses (what is bad now)

A Participant Selection:

What factors due you use to select participants to attend training? Think of who, why and how?
Gender age experience literacy

B Program Content:

1. Module Topics (range, variety, technicality, relevance stand alone)
2. Technical Content (relevant, trainer adaptive to SB and field)
3. Study materials – which have been most useful or not useful for on training? For who? How and why? Results for SB: savings membership, policy, growth etc et c compatible with Fed?

C Implementation:

1. easy to implement, relevant, at what pace, how long are benefits sustained,?)

Discussion A PARTICIPATION:

1. How well matched are participants to training content and on-training activities? What were the results in your Savings Banks (positive, neutral or negative)

Discussion B CONTENT:

1. What influence or effect has the program had on the Savings Bank and Federation? What results in policy, practice, membership?
2. What elements are strongest and could be built upon?
3. What elements are weak and need to be minimised?

Discussion C IMPLEMENTATION:

1. Have the project objectives been achieved?
2. What did you expect would happen after BIC?
3. What actually happened? What has been achieved?
4. Are the changes likely to be sustained for the future?
5. In relation to Fed and SB?
6. Why?

3 Mapping Federation, CUFA and Savings Bank participants, members relationships

The relationship between CUFA, Federations and Savings Bank is critical to ensuring good outcomes, a sustainable program and increasing capacity of Federations and Savings Banks.

Communication/Partner Relations:

1. Draw circles for the key direct and indirect stakeholders in BIC.
2. Map the communication strategies and relationship management between each of these stakeholders:
3. Frequency, who, utility of information, type of information, results, follow up, timeliness

Discussion:

1. What works well?
2. What doesn't work well?

3. What are the results and impact?
4. Where are the inefficiencies in these relationships which impact on BIC (comm?)
5. What opportunities can be built upon to enhance BIC impact (comm)?
6. What are the implications for information, communication, consultation activities?
7. What are the implications for project cycle management?

5 Bibliography

Financial Sector Development Strategy 2006-2015, viewed at
<http://www.law.hku.hk/aiifl/research/documents/EnglishLayout.pdf>
December 1, 2010