

# **Model Credit Union Development Project**

## **Cambodia 2011-2019**



**Independent End of Cycle Evaluation**

**Gender and Inclusion Sensitive**

**October 2021**

## Acknowledgements

This evaluation was undertaken by Claire Hanson, Evaluation Consultant commissioned by CUFA Ltd, Australia. Claire would like to thank the time and contributions of project participants in Kampong Cham, Ratanakiri and Tbong Khmum; CUFA staff, who worked hard to ensure data could be safely gathered under the high-stress situation of the community transmission of COVID-19 in Cambodia. In particular Mr. Ye Mao, Ms. Syneat Yon, Mr. Soumy Phan and Sreyneang Pok and Ms. Layla Eshow for their constant support and feedback.

## Disclaimer

This evaluation is the result of 15 days over 2 months from July - August 2021 including data collection from 6th to the 23rd July from five credit unions, selected by CUFA. During this time Cambodia was experiencing one of its worst outbreaks of COVID-19 community transmission resulting in provincial lockdowns and travel bans. Consequently, surveys and key informant interviews were undertaken in accordance with COVID-19 transmission precautions, while Focus Group Discussions were limited to a maximum of 3 people. The results below are taken from desk-based analysis of CUFA documents and phone-based telephone interviews with credit union representatives, undertaken by CUFA Cambodia staff. It is expected that respondents gave real and accurate information to the best of their knowledge. Opinions or views presented in this report are the result of these interviews and do not necessarily represent the opinion of the author. This report is intended to be informative, learning and for research purposes.

**Cover Photo:** Mrs. Yem Sok Heng from Kampong Cham, member of RikChamreun Ktoug Credit Union since 2013, between 2018 and 2020 she has taken out three loans from her Credit Union to support her money transfer business.<sup>1</sup>

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<sup>1</sup> Service for sending and receiving money, franchisee makes income of the small transfer fee - see Wing Money Transfer <https://www.wingmoney.com/en/>

## List of Acronyms

<b>AG</b>	Agricultural Group
<b>ANCP</b>	Australian NGO Cooperation Program
<b>BwD</b>	Boy with Disability
<b>CUFA</b>	CUFA Ltd, Australia
<b>CU</b>	Credit Union
<b>FY</b>	Financial Year
<b>GwD</b>	Girl with Disability
<b>KII</b>	Key Informant Interviews
<b>LG</b>	Livelihood Groups
<b>MEL</b>	Monitoring Evaluation and Learning
<b>MFI</b>	Microfinance Institution
<b>MwD</b>	Men with Disabilities
<b>PwD</b>	People with Disabilities
<b>SG</b>	Savings Groups
<b>WwD</b>	Women with Disabilities

## Credit Union Abbreviations

<b>Samaki</b>	Samaki Akphiwat Phum Doung Rong Reung - Tbong Khmum
<b>Pratong</b>	Pratong Samaki Rikchamreun - Kampong Cham
<b>Trom</b>	Trom Model Credit Union - Ratanakiri
<b>RikChamreun</b>	RikChamreun Ktouy 1 - Kampong Cham
<b>TroTrong</b>	TroTrong Sahakum Ktouy 4 Rikchamreun - Kampong Cham

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## Executive Summary

The Credit Union Development (CUD) Project in Cambodia aimed to create model credit unions to increase access to financial services in rural areas where there was little to no access to financial services. This evaluation found that the increased presence of Microfinance Institutions (MFIs) and banks in target communities rendered the original design of the CUD project *no longer relevant* to the needs of the majority of its beneficiaries. However, key lessons learned during implementation, particularly a project adaptation to incorporate livelihood/producer groups provides insight into how to ethically exit the project, and ways to continue to support beneficiaries through other projects.

This evaluation undertakes an end of cycle assessment of the project, considering project documentation (including progress reports) and data collected between 2016 to 2019. It also collected new primary data from five existing CUs in three provinces of Kampong Cham (three CUs), Tbong Khmum and Ratanakiri (one CU in each province). A general member survey (qualitative), a CU committee survey (quantitative) and a series of Key Informant Interviews (KIIs) with CU members, CU Committee members and general community members who were not part of the CUs were undertaken with 390 responses (56% women, 5% self-identified as living with a disability). To mitigate risk of the transmission of COVID-19, data was collected utilising a mixed methodology. Following expressions of concern, CUFA staff obtained permission from the community leaders in CU communities and conducted all data collection with strict attention to COVID-19 protocols.<sup>2</sup> Four of the six OECD/ Development Assistance Committee Criteria, namely; *relevance, effectiveness, impact and sustainability* were applied (see section 2.1). An inclusion sensitive lens was applied to all analysis, considering the project's key cross-cutting themes of gender and the empowerment of women, social cohesion, inclusion of people with disabilities (PwD), youth mobilisation and inclusion of indigenous and minority groups.

After 10 years of project delivery, and significant fluctuations in project contexts - primarily the increased presence of MFIs and banks, the CUD project resulted in the establishment of 21 model credit unions (CUs) with an average of 2,192 members. By 2019, the project was found to be *effective* in maintaining 11 sustainable CUs - 10 less than the planned 21. Due to an adaptation of project implementation in 2017 there were also 11 producer/livelihood groups that were found

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<sup>2</sup> Including but not limited to the wearing of masks, social distancing and strict hygiene practices.



to be both, *relevant* to the needs of the credit union members and *effective* at increasing individuals' income.

The original project planning, inclusive of CUFA's 12-step cascade model of implementation, was found to be *highly effective and relevant* to the needs of the beneficiaries. The creation of community CUs where rural members can save money and take out loans was congruent with 78% of respondents' needs. At the time of evaluation 63% of respondents had increased their family's income and 53% had been able to expand their business because of a loan, while 21% had more control over their finances and 43% had the skills and knowledge to plan for emergencies. 100% of KIIs interviews with both general CU members and CU committee members highlighted the importance of CUs for saving money and accessing loans - especially for emergency situations and business expansion.

The project activity of technical training delivered to CU members - envisioned as key to the establishment of operational, governance and institutional structures and practices for the model CUs - was also found to be *relevant*. There was evidence of training being adapted to suit the needs of participants - including for low literacy and diverse language groups. 97% of respondents attended at least one training session, with 76% responding the CUFA trainers were knowledgeable and easy to understand. The core training component of financial literacy delivered to 98% of CU members throughout the project - was found to be *effective* in increasing basic financial literacy concepts, with respondents gaining an average of 50% more understanding of financial literacy concepts such as budget creations, tracking income and expenses and goal setting. However, it was found that training was perceived to have a short-term impact, with KIIs highlighting that people were "starting to forget " key concepts (section 3.2.2).

The 2014/15 project design of the formation and development of CUs in under-served areas, (found to be relevant in the 2017 assessment) was found to be *less relevant* with the increased penetration of microfinance institutions (MFI) and banking services into CU communities. In 2019, this was found to be the major contributing factor to the closure of 10 CUs. Noting member stagnation, CUFA undertook a successful project adaptation in 2016/17 to sustain members and support their livelihoods. The creation of producer/agricultural groups between 2017 and 2019 was found to be well considered and highly relevant, creating 11 producer groups with 54% women and 953 members. Producer groups were found to both, increase membership of CUs

and generate income for participants. It is recommended that this element of the project be extended where possible (section 3.4.4).

While, COVID-19 had a mixed impact on CU members, overall it was found that the CUs were *relevant* to the needs of their members during this crisis. 29% of members had decreased income and were unable to save, while 27% asserted that members had withdrawn their savings. CUs also provide peace of mind during a crisis as 92% of respondents felt assured that they could access a loan if necessary. 66% of members asserted that they had accessed a loan as a result of COVID-19; 35% had not been impacted by COVID (section 3.2.5).

The project was found to have *somewhat effectively* achieved the project outcomes set out in the 2015/16 project plan. The overarching objective of delivering financial services to rural poor who did not have access to them was achieved - as evidenced by the creation of 21 CUs in the initial five years of the project. However, members stagnation and CU closure as a result of increased MFI presence showcase a lack of CU resiliency when other financial options are available. The abovementioned focus on livelihood support is more resilient, and suited to building sustainable CUs in a more saturated rural market (section 3.3.1). The five evaluation CUs were *somewhat effective* at operating according to pure credit principles. This was undermined by a lack of equal distribution to members (particularly loan distribution to women and inclusion of people with disabilities); while the reality of committee members holding their positions for prolonged periods of time, due in large part to a lack of other people being interested in/capable of taking on the role, has the potential to undermine the democratic process (section 3.2.3).

Cross-cutting considerations were highly considered during project design and implementation. Women have actively participated and made up the majority of CU members throughout. There were numerous 'success stories' of women taking out loans, increasing income and taking control of their finances as a result of their involvement. However, the evaluation CUs evidenced an overall downward trend of loans distributed to women between 2016 and 2018, further women were underrepresented on CU committees (section 3.3.2). The project was *highly effective* at including indigenous people and diverse ethnic groups - evidenced by a majority indigenous CU and majority Lotion CU (section 3.3.5). Yet, largely ineffective at the inclusion of people with disabilities; this was found to stem largely from a lack of understanding about impairments, barriers and the self-identification of disability among CU members (section 3.3.5). The inclusion of youth was also found to be ineffective, despite CUFA's efforts (section 3.3.6)

The community impact of the project was difficult to determine. It is assumed that the family of CU members benefited from the increase in savings, however other benefits such as social cohesion were not concrete. Two of the evaluation CUs were found to have supported their community via providing support to 'poor families', one also contributed to the building of a community road. However, the remaining three did not have a discernible impact on their community. Social Cohesion was found to be strong, among both CU members and the general community member. It can be interpreted that as a community-led and operated institution, the 11 CUs that continue to have members there is a level of inherent social cohesion, however there is no clear evidence that the CUs created this cohesion, or if this cohesion was a precursor for the CUs continued existence (section 3.3.7).

As the project had ended, the ongoing sustainability of the evaluation CUs was assessed to gain insight into an ethical exit strategy. Four of the five were found to be sustainable; Pratong CU was found to be potentially financially unstable but was found to have a high member commitment to its continuation (Chapter 3).

*Key Challenges* to sustainability identified include:

- ❖ Increased presence of MFI and Banks in CU communities
- ❖ General composition of committees: low representation of women and youth, an average age of over 55 years; and lack of remuneration payment for committee members. Combined with the lack of interest/skills other CU members have in becoming CU Committee members.
- ❖ Lack of technical skills for both committee members and general CU members.

The report provides *recommendations* for both, CUD Project Exit Strategy and future CUFA projects and including:

*Project:*

- ❖ Complete overhauls of Monitoring Evaluation and Learning (MEL) system to ensure consistent data is collected throughout project cycle particularly MEL framework and clear indicators are identified as part of the initial project design.
- ❖ Ensure there is a coherent definition of women's empowerment in the context of the project.

- ❖ Support Women's equitable participation and representation in leadership positions
- ❖ Increased training for both CUFA staff and project beneficiaries on the concept of disability utilising the social model and the elimination of barriers to inclusion.
- ❖ Use of indigenous and minority languages in project resources and communications where appropriate.

*Exit Strategy:*

- ❖ In-depth scoping study and impact assessment of the remaining 11 CUs and local communities to better understand their context and identify their needs.
- ❖ Provision of additional training to CUs, especially regarding book-keeping. This should include an increased focus on basic literacy and numeracy and work to identify women and youth and women that could be trained and supported to have the skills, knowledge and confidence to join CU committees.
- ❖ Further strategy sessions with CUs and communities to better understand the barriers to youth and women in CU committees, and how these barriers can be overcome. Increased focus on the livelihood/producer group element of the CUD project with the aim of scaling to any other CUFA supported communities and integrating into other CUFA projects and initiatives where possible.

# 1 Introduction

## 1.1 Cambodia Model Credit Union Development (CUD) Project Description

Although Cambodia has seen the emergence of commercial banks and microfinance institutions (MFIs), access to these services remains inaccessible to rural and remote communities.<sup>3</sup> Often this is due to the rural poor's lack of financial literacy, capital, geographic isolation and lack of adequate identification to qualify for a bank account or pay slips to prove their ability to make loan repayments.

CUFA began delivering the Cambodia Model Credit Union Development (CUD) Project within this context in 2011. CUD aimed to support the creation of credit unions (CU), development of organisational structures, policies and financial products. CUD was designed to work in partnership with rural and remote poor communities with no or limited access to financial institutions and often ignored by other financial institutions, with a focus on providing access to safe, affordable and reliable financial services. Designed to be built in accordance with pure credit union principles and developed and operated by people in rural communities, for people in rural communities, without relying on external funding. The CUs were presented as role models for other credit unions in Cambodia. Following an in-depth scoping exercise to identify the most appropriate areas where there were no credit unions and communities to partner with considering the population catchment for potential uptake of credit union membership, Kampong Cham, Ratanakiri, Stung Treng and Tbong Khmum Provinces were selected for implementation.<sup>4</sup>

The project utilised a phased (cascade) implementation model encompassing 12 phases; this incremental approach was designed to identify appropriate target areas, gather baseline data, and lay the foundations required for the formation and development of the model CUs. Each phase had distinct primary objectives combined with the common themes of *building trust* and *financial literacy*.

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<sup>3</sup> A Closer Look at Microfinance in Cambodia <https://borgenproject.org/microfinance-in-cambodia/>

<sup>4</sup> The villages within the corresponding selected provincial communities are included in Appendix A

## **Cascade Implementation Model**

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

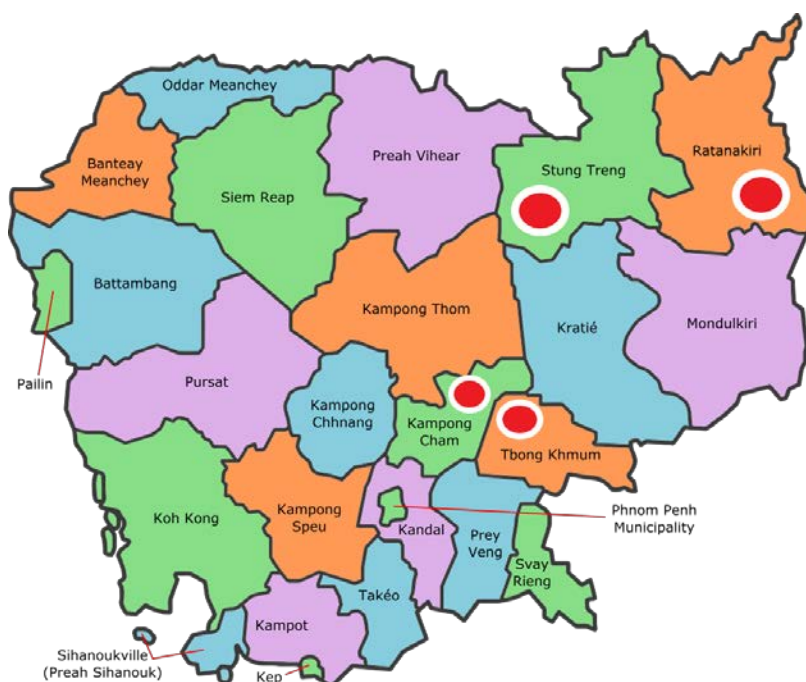
As shown across the 12-phase model credit union development process, the CUD provided technical training to establish operational, governance and institutional structures and practices, aimed at ensuring the CUs are socially inclusive and built with community trust as their foundational principle. As the CUs are designed to be community-owned and operated, it was thought they would have more capacity to cater to the specific needs of each community; and that any profit gained would go back into the community to benefit the members in the form of micro-business loans, better interest rates, community savings in case of an emergency, and community development projects. The CUs were thought to particularly assist vulnerable groups including women and people with disabilities that would normally be at a disadvantage, under-served or excluded in accessing financial services, having a voice in financial matters and within the community.

The formation and development of CUs adopted the international credit union movement principles of cooperation, non-discrimination and democracy. These principles were embedded in the design and implementation of the CU activities and the manner in which they engage with their respective communities. Thus, ensuring equal opportunity and access for all community members. Given the CU's governance structure and the leadership role they play within communities, they were thought to create a sense of accountability, community cohesion and transparency.

By the end of 2019, the CUD project was in its ninth year of implementation, all phases of the cascade implementation model had been completed and included the formation and development of 11 agricultural producer groups. The purpose of this evaluation is to carry-out the end-of-cycle evaluation study as required by the project’s monitoring and evaluation (M&E) framework stated in the 2014/15 Project Plan.<sup>5</sup>

## 1.2 Project Coverage

Following an in-depth scoping exercise in 2011, the CUD project was implemented in four communities in four target Cambodian Provinces, which planned to form 21 model credit unions.



**Figure 1:** Project Coverage in Cambodia, Map

## 1.3 Project Background 2011-2019

**2011/12:** Following the identification of communities, CUFA conducted a series of workshops aimed at developing strong relationships and trust among community members. The international credit union system follows operating principles, one of which is non-discrimination on the grounds of gender or disability. To ensure that cross-cutting issues are incorporated into the program and

<sup>5</sup> CUFA: Building Institutional Capacity, Cambodia BIC Project Plan 2014 – 2015, Version 3.0

social safeguards were adhered to, all CUFA staff and local partners received regular training on disability, gender inclusion and disability awareness (the content of these trainings were not analysed as part of this evaluation). The second year of the project focused on understanding the skill set of the community, conducting financial literacy training and commenced the formation of savings groups/CUs.

**2012/13:** The third year saw the next four phases of the project implemented: formalising the initial institutional and operational practices, developing initial loan products, establishing savings mobilisation and the beginning of product development. In addition, refresher financial literacy training was provided in response to a CUFA assessment of project effectiveness.

**2013/14** The fourth year saw the CUD project continue to build upon the phases introduced in year three, with a strong focus on continuing the development of initial loan products, savings mobilisation foundation and product development. In addition, two new components of children's financial literacy and micro-business development were piloted as a strategy to build the savings and membership base of selected credit unions. The introduction of micro-business development aimed to provide an opportunity for members to enhance their livelihood opportunities. As the CUs were developed, they started to accumulate sufficient funds to provide loans - each CU created 2 primary loan products - productive and non-productive- and one savings product - volunteer savings.

**2015/16** The fifth year saw CUFA conduct training with the CUs to strengthen lending practices to minimize delinquency and maximize access available for loans; provided financial literacy training and encourage members to save funds for future goals and unexpected situations; CUFA also provided further micro-enterprise development support to members and encourage pathways for children to become members and start to save from an early age.

**2017/18** The CUs were found to be close to capacity at the end of the 2016/17 financial year in terms of members, so greater focus was placed on establishing and developing livelihood groups for additional income generation in the communities.<sup>6</sup> Focus was shifted to sustaining membership growth and increasing savings through exploring livelihood opportunities for members via the establishment of producer/livelihood groups for agricultural and non-agricultural

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<sup>6</sup> ANCP ADPlan Project 2017-18 (Version 4 of 4) Application ANCP19--PRG9919--PRJ282 From Credit Union Foundation Australia (CUFA) Form Submitted 16 Oct 2017, 12:03pm AEDT



products. The CUD piloted one model producer per province for the first six months of the 2018. This pilot involved an in-depth study of how groups can strengthen the capacity to improve quality of their products/services, gain negotiation skills with suppliers and buyers and possibly develop new products or value chains within their existing processes. CUFA supported the CUs via a wider and more specific range of training in order to develop these groups in both CU activities and developing livelihood opportunities. Training sessions delivered to producer groups included developing trust among groups, conducting market research, building leadership skills, and the provision of technical assistance in product development. These specific modules were developed in consultation with the CUs and local communities to provide additional assistance throughout the year. General CU activities included coaching on book-keeping, loan product development, and developing services for CU members.

**2018/19** The project continued its focus on sustaining membership growth and increasing savings through facilitating the development of livelihood opportunities for its members. Due to a decrease in Australian NGO Cooperation Program (ANCP) in the 2018/19 year, the program was reduced to cover Kampong Cham and Tbong Khmum for the remainder of the project.<sup>7</sup> This was altered in December 2018 with the approval of a variation request 10 villages from Ratanakiri and Steung Treng provinces have been added. CUFA had previously worked with these villages in the CUD program prior to funding reductions in ANCP in the 2018/19 round.

**2019/20:** CUFA observed that the rapid increase in the number of MFIs played a key role in expanding financial access to rural areas, low-income clients and women. These institutions were found to be servicing those communities that CUFA worked in partnership with. In addition, CUFA has also identified that over the last two years, CU membership and savings growth had stagnated with a drop-in membership. Also, the majority of supported CUs had reached maturity and were self-sustainable. As a result of these observations, CUFA made the decision to stop delivering the CUD Project relating to the formation and development of CUs, and instead evaluate the CUD Model Project to measure the impact it had had over the past three years. CUFA held a series of exit workshops in June 2019, bringing together all committee members and CU members, and

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<sup>7</sup> ANCP ADPlan Project 2018-19 (Version 4 of 4) Application ANCP19--PRG9919--PRJ282 From Credit Union Foundation Australia (CUFA) Form Submitted 14 Dec 2018, 4:04pm AEDT

saw the closure of 10 CUs. This closure was decided democratically with the majority of CU members of each CU voting to stop operations.<sup>8</sup>

#### 1.4 Purpose of Evaluation

The purpose of this evaluation is to carry out an end-of-cycle evaluation study as required by the project monitoring and evaluation framework stated in 2014/15 Project Plan and as set out on the *Terms of Reference* provided by CUFA:

1. Determine and assess to what extent the CUD Project achieved the outcomes and objectives it set out to achieve, and their impact on individual community members; and on the communities as a whole.
2. Assess the effectiveness of project implementation to achieve the intended objectives and outcomes, in particular, the effectiveness and impact of the technical training provided within the 12-phase model credit union development process with a focus on project implementation activities and training delivered between July 2016 to June 2019.
3. Identify and evaluate challenges, opportunities and recommendations to inform and carry-out activities as part of the exit strategy to strengthen prior to project closure and ensure self-sufficient and long-term financial and operational sustainability of the established and operating credit unions.
4. Measure and assess the project's contribution and impact on the identified cross-cutting themes particularly gender equality and disability inclusion set out in the 2015/2016 Project Plan.
5. Measure and assess the project objectives as identified in the project indicators.

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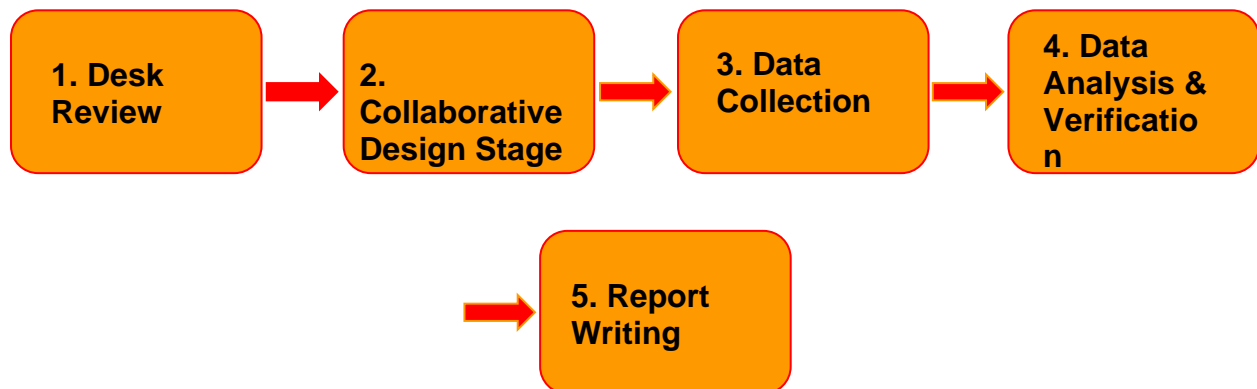
<sup>8</sup> These 21 meetings - one for each CU - were facilitated by CUFA staff. CU committees and members came together to decide the future of their CUs. For 10 CUs the majority of members voted to stop operations, those that voted to continue operation were invited to join the remaining 11 CUs. The primary feedback given was that there was an increased presence of MFIs and Banks in CU communities (Information provided by CUFA Staff).

### 3.1 Major Stages of conducting the end line evaluation

Based on the allocated time and context of this assignment the Evaluation Consultant, in collaboration and consultation with the CUFA team, completed the project evaluation in 20 working days over the period of 2.5 months. Five distinct working phases were agreed upon, 1) Review of existing project documents - including design, work plans, case studies, donor reports, the full list of documents reviewed is set-out in Appendix B. 2) Designing the evaluation tools and methods of completing the primary data collection. This stage was completed in consultation with three CUFA staff members (who also carried out the primary data collection) to ensure the relevancy of tools, and reliability and effectiveness of data collection.

3) Data collection was undertaken by three CUFA staff members who were not involved in the delivery of the CUD project activities and/or training. iv) Extensive quantitative data analysis was undertaken by CUFA's Country Manager to analyse the feedback from CU Committees and verified with CUFA Cambodia staff and the Evaluation Consultant. 5) Report writing integrating all analysis from stages 1 and 4 was completed by the External Consultant. A preliminary draft was provided to the CUFA team to allow final validation and feedback before completion of the final report.

**Figure 2:** Overall project end-line evaluation framework



## 2 Methodology

### 2.1 Evaluation Framework

The evaluation has applied four of the six OECD/ Development Assistance Committee (DAC) 2021 criteria namely:

**Relevance:** Examining the extent to which the intervention's objectives and design responds to the beneficiaries needs and priorities, as well as alignment with national, global and partner/institutional policies and priorities. It is understood that gendered power dynamics and reflection on the commitment to 'leave no one behind' is crucial in understanding relevance.

**Effectiveness:** Looking at the extent to which the intervention has achieved, or is expected to achieve its objectives and results, while considering the relative importance of the objectives. It is recognised that the new (2021) definition encourages analysis of differential results across groups and extent to which the intervention contributes or exacerbates equity gaps.

**Impact:** Analysing the extent to which the intervention has generated or is expected to generate significant positive, or negative, intended or unintended, higher level effects. This criterion addresses the interventions ultimate significance and potentially transformative effects - holistic and transformative changes in systems and norms. It is recognised that the impact criterion goes beyond effectiveness and looks into if the intervention created/is creating change that really matters to people.

**Sustainability:** The extent to which the net benefits of the intervention continue or are likely to continue. Given the timing of the evaluation, this analysis will involve the actual flow of the net benefits to date as well as estimating the likelihood of net benefits continuing in the medium to long term. It is recognised that the concept of continuing benefits is contingent on several elements - financial, economic, social and environmental - and attention will be paid to the interaction between them.<sup>9</sup>

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<sup>9</sup> OECD / Development Co-Operation Directorate 2021  
<https://www.oecd.org/dac/evaluation/daccriteriaforevaluatingdevelopmentassistance.htm>

## 2.2 Endline Evaluation Learning Questions

The evaluation was guided by the following, broad thematic learning questions:

**Table 1:** Endline Evaluation Questions

Evaluation Criteria	Evaluation Questions
<b>Relevance</b>	<p>How did the CUD contribute to increasing access to financial services for rural poor living in areas without a credit union?</p> <p>Why is access to financial services important for people in rural areas?</p> <p>Did training address the needs of project participants to actively participate in the model credit unions and support their growth?</p> <p>How did the COVID-19 pandemic impact the project implementation and progression?</p>
<b>Effectiveness</b>	<p>Have project outcomes/objectives been achieved? If not, why not? What progress has been made?</p> <p>What barriers (if any) are in place that undermine the achievement of objectives and outcomes?</p> <p>Are credit union committees able to mobilise new members and manage the credit unions in accordance with the credit union's agreed policies, procedure and democratic processes.</p> <p>Are some credit unions more effective than others? Why?</p> <p>Were the activities properly monitored?</p>
<b>Impact</b>	<p>What changes negative or positive, intended or unintended, resulted from implementation of the CUD project activities?</p> <p>Has women's participation in credit unions and financial decision making increased? What credit unions are women-led?</p> <p>Has the project been successful in the inclusion and representation of people with disabilities and diverse ethnic groups? Why? Why not?</p> <p>Which credit unions are the most 'successful'? Why?</p>
<b>Sustainability</b>	<p>As of 2021 how many credit unions can be considered sustainable? Why?</p> <p>What barriers (if any) are in place to prevent the sustainability of the credit unions?</p> <p>What project learnings can be utilised to inform ongoing implementation and increase the likelihood of sustainability?</p>

## 2.3 Evaluation Design

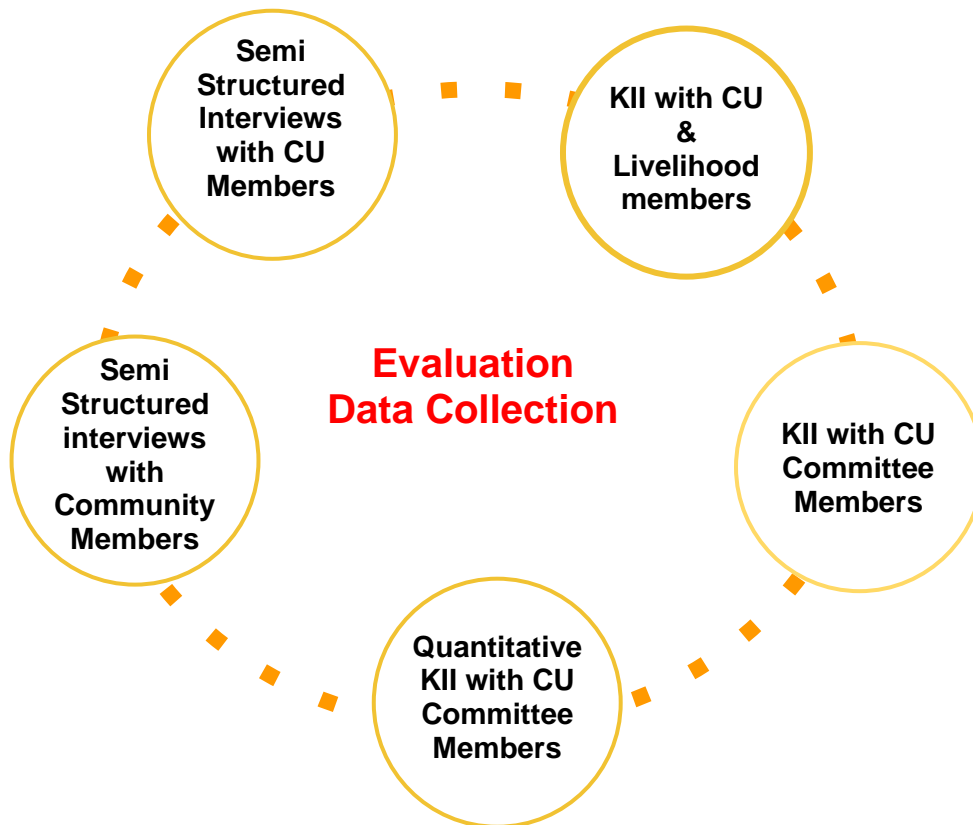
To provide accurate and reliable information for addressing the overall purpose and specific objectives of the evaluation - considering the timeline and contextual difficulties - a mixed methods (qualitative and quantitative) approach was taken. Qualitative data was collected using key informant interviews (KIIs) with CUD general and committee members, semi-structured open-ended interviews with representatives from selected CUDs and general community members. Quantitative data was collected from in-depth interviews with CUD committee members and review of key project documents.

Four Data collection tools were created in consultation with CUFA staff:

1. Qualitative General Credit Union Members Survey
2. Quantitative Credit Union Committee Member Survey
3. Qualitative Key Informant Interviews
  - a. General Members
  - b. Non-Credit Union Community Members
  - c. Committee Members

These tools were based on the in-depth analysis of project documents. First developed by the Consultant each tool went through 2 -3 iterations to ensure they a) fit the purpose of the evaluation b) reflected the OECD framework c) considered the cross-cutting themes of gender, women's empowerment, disability, age, ethnic and linguistic diversity and social cohesion.

**Figure 3:** Evaluation data collection methods



#### **2.4 Qualitative Sample Size and Reasoning**

Given the ongoing COVID-19 crisis, it was decided to limit the data collection to five CUs representing the four target provinces. These CUs were selected by CUFA’s Cambodia Country Manager based on member’s availability, access to technology and representation of the CUD.

For the quantitative member survey, a minimum sample size of **317** was set. This was calculated based on a population size of 1261 (total members for 2019 in the five representative CUs) 95% confidence level (1.96 standard errors) and 4% margin for error (confidence interval). Herein, a minimum respondent target for each CU was set at 30% (379) of the total members to increase the likelihood of reaching the desired sample size. Reflecting the disparate experience of women and men accessing financial services, a minimum of 40% women was recommended resulting in a minimum target of 152 women. Further, the data collection team (CUFA Cambodia project staff)

were asked to actively target people with disabilities and diverse ethnic and linguistic groups wherever possible.

**Table 2:** Targets for qualitative data collection

Province	Credit Union	Total Members June 19	No. of Respondents min 30%	Gender target min 40% women respondents
Kampong Cham	TroTrong Sahakum Ktouy 4 Rikchamreun	250	75	30
Kampong Cham	RikChamreun Ktouy 1	280	84	34
Kampong Cham	Pratong Samaki Rikchamreun	260	78	31
Tbong Khmum	Samaki Akphiwat Phum Doung Rong Reung	206	62	25
Ratanakiri	Trom Model Credit Union	265	80	32
<b>Total</b>		<b>1261</b>	<b>379</b>	<b>152</b>

## 2.5 Cross Cutting Considerations

**Gender Equality and The Empowerment of Women.** The CUD Project recognised that poverty is more acute among Cambodian women than among men in all socio-economic groups, and both formal and informal social institutions remain patriarchal. Women have fewer resources, decreased access to healthcare, education, financial services and less food security. Disparities between men and women in resources, decision-making power, and well-being, coupled with widespread poverty, stand as significant constraints to sustainable economic and social development.

The international credit union system has a set of Operating Principles, one of which is non-discrimination on the grounds of gender. This operating principle is incorporated in project activities. CUD design was based on equal opportunity and access for men and women to participate in training and exposure. In 2014, CUFA employed a gender specialist to work with all staff to ensure gender equality in program design, implementation and the provision of technical assistance to credit unions. As outlined in section 1.1 it was thought that CUD was designed with the aim to provide greater access to finance for women and the training would



facilitate the learning of beneficial skills that would help improve their financial literacy and management capacities, enabling greater access to leadership roles.

**Social Cohesion:** CUD was premised on the concept that CUs are based on a community, organisational, employee or religious affiliation. This common bond was thought to be open to everyone as there is non-discrimination within membership. The common bond was thought to establish a degree of mutual accountability amongst the members that minimises the risk of default on loans encouraging active support and a responsible attitude from the members towards their credit union. CUD aimed to provide a sense of empowerment and community ownership of the development process. This was thought to have contributed to greater levels of trust and community cohesion as people come together to create a joint solution to help improve their living standards. These changes were expected through the members' shared experience of watching their savings grow, being able to lend money to fellow community members to start or expand their micro-enterprises, and seeing the benefits of their credit union in their communities.

**People with Disabilities (PwD)** While no targets were set for the inclusion of PwD, the 2015/16 Project plan lists their inclusion as a cross cutting outcome. CUFA committed to taking proactive steps to ensure that people with disabilities could access the opportunities afforded by membership of credit unions and the wider community benefits of these initiatives. Data was collected in the “number of people living with disabilities in communities that CUFA is engaging with through the CUD Project”. Further, CUFA employed a specialist to work with all staff members to develop their awareness of the special needs and particular vulnerabilities of people living with disabilities; and to design appropriate inclusion strategies including the development of appropriate flexible training modules.<sup>10</sup>

**Youth Mobilisation** The CUD project viewed the participation of youth in the project as critical, both as ordinary CU and committee members. It was thought that encouraging the participation of youth in the financial sector, in particular in CUs, will assist in building the on-going financial sustainability of communities across Cambodia.

**Inclusion of diverse ethnic and linguistic groups:** During the CUD scoping exercise, CUFA specifically targeted indigenous areas and ethnic minority areas to be included as sites of

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<sup>10</sup> Note these modules were not reviewed as part of this evaluation.

implementation. CUFA actively targeted the inclusion of diverse ethnic and linguistic groups throughout the project.

## 2.6 Data Collection

Data was collected between 6 and 23 July 2021. Due to COVID-19 data was collected in strict compliance with COVID-19 mitigation strategies, including but not limited to the wearing of masks, social distancing and personal hygiene practices. Qualitative survey was delivered to CU Members, KIIs and semi-structured interviews undertaken with CU Members, CU Committee Members and other Community Members (Non-CU). A further in-depth interview covering quantitative data relating to each CU was conducted with CU Committee Members.

## 2.7 Data Quality Control Procedures

It is recognised that tailored quality control and standard operating procedures are of prime importance for accurate, reliable and valid results. A systematic quality assurance procedure was determined acceptable to minimise errors in data collection, analysis and reporting.

- *Initial Translation:* The data collection tools were designed in English by the Consultant with the input of the CUFA Cambodia team and Programs Manager. Despite the high level of English proficiency among Cambodia CUFA staff it was deemed necessary to translate the qualitative survey and KIIs to Khmer to support data coherence across enumerators and collection sites. The Qualitative survey was not translated due to time constraints.
- *Enumerator Training:* The CUFA team undertook an online session with the Evaluation Consultant to ensure all questions were well understood and sensitive questions were asked in a respectful manner including training on the use of Washington Short Set Questions enabling self-reporting for people who identified as having a disability.
- *Collection:* Quantitative surveys were collected using SurveyCTO CAPI software ensuring on-going data verification during collection including, CUFA Cambodia Program Manager was responsible for final transcription of all data. Qualitative surveys were collected and responses transcribed by CUFA Cambodia staff members.
- *Data cleaning:* Was undertaken by an external CUFA contractor to ensure impartiality and checked by both the Evaluation Consultant (qualitative) and CUFA staff (quantitative).
- *Final Translation:* from Khmer to English were checked by at least 2 CUFA staff to ensure consistency.

## 2.8 Data Analysis

Data analysed for both qualitative and quantitative differed as follows:

### **Qualitative Analysis:**

*Thematic Analysis:* Under this type of analysis the information was sorted and analysed around key themes/groupings of information. Themes corresponded to the Learning Questions, outcomes/ objectives of the project and cross-cutting themes outlined above.

*Outcome harvesting:* Analysis evidence of change (the 'outcomes') were collected and then worked backwards to assess whether the CUD activities had contributed to the change.

*Case Studies:* Specific project impacts and outcomes were observed in some CUs and as much data as possible was collated from them at the change level they had produced in the community. Evidence for conclusions was built via triangulation analysis.

### **Qualitative Analysis:**

*Data Processing:* Once the data collection was completed from the field and project documents, all the collected data was processed in two primary stages a) Data Cleaning and b) Data Coding.

*Data Tabulation:* Once processed, all quantitative data was tabulated, and quantitative data coded to facilitate analysis. Here data was categorised into three different types of tabulation a) mono-variant tabulation b) bi-variant tabulation and c) multi-variant tabulation. At a minimum all data was disaggregated by i) gender ii) credit union iii) disability.

*Data Distribution:* When all the data was tabulated in mono-variant, bi-variant, and multi-variant tables, the data was distributed or presented in three different ways including (a) Frequency Distribution (b) Percentage Distribution and (c) Both (frequency distribution as well as percentage distribution). The data was analysed using Excel, and findings were presented in tables and charts accordingly.

## 2.9 Ethical Considerations

Ethical considerations were a primary concern and the evaluation adhered strictly to the principle of first Do No Harm. In general, the following ethical considerations were considered.

- a) Sensitivity Refresher for CUFA enumerators: CUFA staff undertook an online session on sensitivity in data collection, to ensure all questions were delivered in a respectful way.
- b) Informed Consent: All respondents were fully informed of the purpose and process of the data collection, and consent was sought and recorded.
- c) Ensuring confidentiality of data provided to survey and KIIS respondents.
- d) Nothing was promised to the data providers (respondents) for the data they provided.

## 2.10 Limitations & Key Challenges Faced

**Table 3:** Limitation and Key Challenges for Evaluation

Key Challenge / Limitation	Details	Mitigation
<b>Ongoing community transmission of COVID-19</b>	<p>At the time of the evaluation Cambodia was experiencing increasing COVID-19 community transmission.</p> <p>Vaccination rates were low outside of the capital of Phnom Penh, Provincial borders were closing to stem transmission and communities were wary of people from outside their community.</p>	<p>Both qualitative and quantitative data collection was undertaken in strict compliance with COVID-19 mitigation strategies (mask wearing, social distancing, personal hygiene practices etc.). CUFA team coordinated with commune leaders to ensure that their presence in target communities did not cause undue concern and stress.</p>
<b>Gaps in MEL system and Project Data</b>	<p>i) The lack of a comprehensive MEL system to collate and track all project targets, indicators, outcome and outputs throughout the project undermined the overall coherency of the project.</p> <p>ii) There were extensive gaps in project quantitative data. This primarily related to the data collected at the credit union level and tabulated community officers.</p>	<p>i) CUFA staff worked to pull project targets, indicators and outcomes into one cohesive document. This was based on donor reporting and previous evaluation reports. While extensive gaps remained, it gave good insight into the project.</p> <p>ii) Following initial analysis of project data, the Consultant worked with CUFA staff to fill any data gaps possible. CUFA staff tabulated data, pulling from all available</p>

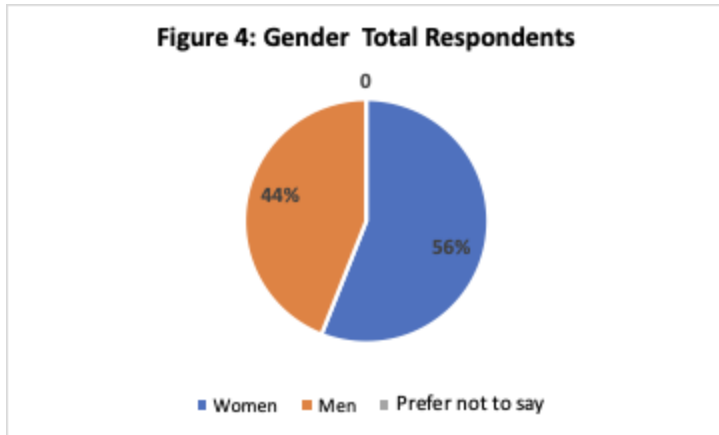
<p><b>Difficulty in verifying data with project participants</b></p>	<p>As such longitudinal analysis of indicators, outcomes and impact was difficult, and at times impossible.</p> <p>iii) Lack of qualitative data (pre, posttests, skills uptake etc.) relating to training undermined the ability to assess the impact of the training sessions and workshops. E.g. skills uptake, confidence levels etc.</p> <p>Due to the ongoing stress of COVID-19 on project participants it was deemed inappropriate to contact them again to verify results.</p>	<p>sources. However large gaps remained, as such a limited number of tailored indicators were used to analyze the longitudinal impact of the project.</p> <p>iii) Outcome harvesting was utilised. Endline data relating to the efficacy of training were asked and impacts such as understanding of book-keeping, interest loans, then worked backwards &amp; contrasted with training frequency, type etc. to assess if the training contributed to the impact.</p> <p>Data was not verified with participants. It is recommended that key findings and recommendations from this report be shared with the five credit unions who participated in the primary data collection.</p>
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### 3. Analysis and Results

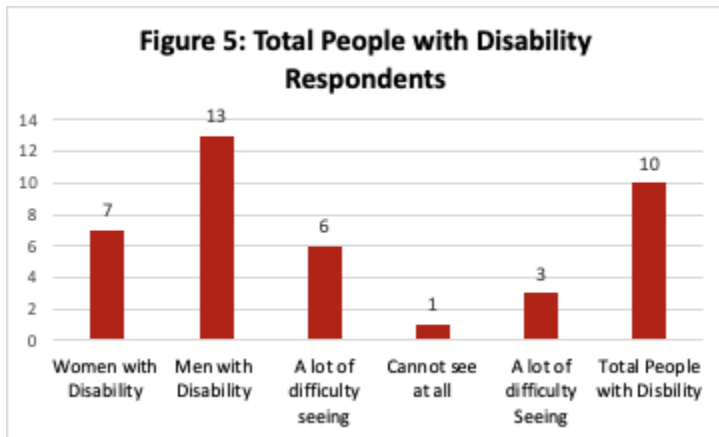
#### 3.1 Survey Respondents

There were 390 respondents to the CU member survey (including committee members). This was found to constitute 38% of the CUs selected, thus satisfying the minimum sample size to draw representative conclusions about the CUD project. The respondents represented the five targeted credit unions in the four CUD project Provinces. Of the 390 respondents, 4% were Credit Union Committee members (these were counted in the overall respondents and disaggregated when poignant).

### 3.1.1 Gender



The gender target for respondents was met with 56% of respondents identifying as women and 44% identifying as men, one respondent preferred not to disclose their gender identity. All five credit unions were represented by a minimum of 51% women (Trom) to a maximum of 63% women (TroTrong).



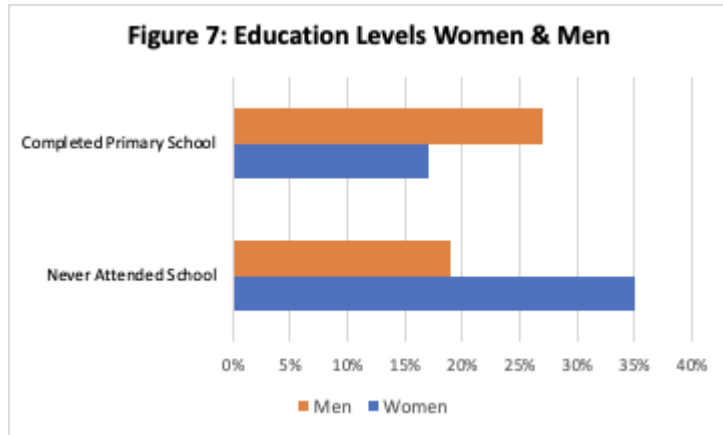
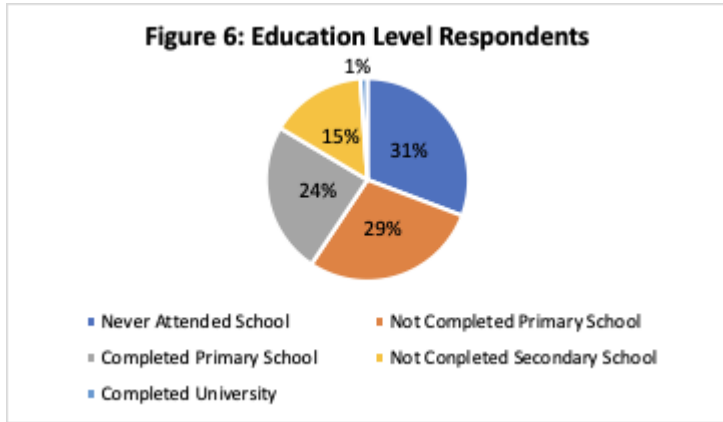
### 3.1.2 Disability

20 people self-identified as living with a disability, seven women and 13 men. This constituted 5% of total respondents. The Washington Short Set Questions were used to assess the severity of impairment. Of the 20 people who identified as living with a disability, 10 had a severe impairment (understood as answering 'a lot of difficulty' and 'cannot do at all'). Six

had a lot of difficulty seeing, one could not see at all, and three had a lot of difficulty hearing. As the rate of disability in Cambodia is estimated to be between 2 and 9.5%, the 5% response rate was taken as somewhat representative of the experiences of PwD.<sup>11</sup> As will be discussed in section 3.3.3 of this report, this number was significantly higher than data collected by the CUs themselves. This was found to result from the lack of self-identification of impairment and/or the use of the Washington Short Set.

<sup>11</sup>The Borgen Project: Disability and Poverty in Cambodia <https://borgenproject.org/disability-and-poverty-in-cambodia/>

### 3.1.3 Education



As expected, the overall education level of respondents was low: 28% of total respondents had never attended school, 26% had not completed primary school, while 22% had completed it and 14% had attended secondary school but not completed it. Only 1% had completed university. Women had a lower education level than men - 35% of women had never attended school vs 19% of men and 17% of women had completed primary school vs 27% of men. CU Committee members were found to have a similar level of education. Of the 15 represented, four had completed primary school, three secondary school; one had completed university, six had attended primary school but

not completed and one had not completed secondary school.

## 3.2 Relevance

The CUs were highly successful in contributing to access to financial services for the rural poor living in areas without previous access. The creation of 21 credit unions enabled 2780 people to access financial services (2019 endline data). 248 people partook in livelihood activities (2019 endline), and at least 21,233 attended workshops (combined 2017 & 2020 reports). The project was *highly* relevant to the needs and priorities of its participants. Women were equally represented throughout the project, as were indigenous and culturally/linguistic minorities where targeted. As will be discussed below, people with disabilities and youth were largely not.

### 3.2.1 Original project design and adaptation

Project documents saw a constant adaptation to remain *relevant* to the needs of participants. In 2017/18 in recognition of the potential stagnation of CU member mobilisation, and the flow on effect this would have on savings generation. The project was adapted to re-focus on Producer/Agricultural Groups, and sustaining rather than growing membership growth. A wider and more specific range of training was provided to communities to develop both CU activities and livelihood opportunities.

The endline survey highlighted that the primary motivation for joining the CU was to increase savings (31% total respondents) closely followed by getting a loan (26%). These were found to correlate with the key individual impacts of the CUs: the same survey highlighted the key outcomes for individuals: 63% were able to increase their family's savings and 53% had been able to expand their business because of a loan. Similarly, 13% of respondents joined because they wanted to have more control over their finances and 21% responded that the project had increased their ability to budget for their family and were less stressed about money, while 43% said they had gained the skills and knowledge to plan and save for an emergency.

*"... (The CU) increased the habit of saving while before I never did. Can support each other which CU members can borrow with low interest. Saving money with CU can increase income via internet sharing at the end of the year. Can use the money for emergency case like when sick"* - Trom CU General Member

*"Yes, it is important that we can save money regularly, if we save at home then we will withdraw to buy a meal so there is no remaining..."* Samaki CU Committee Member



**Table 4:** Comparison between motivation and perceived impact of CU Membership

Motivation	% total	Impact	% total
I wanted to increase my savings	31%	Increased family's income level	63%
		Less stressed about money	21%
		Able to support children's education	27%
Wanted to get a loan from CU	26%	Expand business (because of a loan)	53%
Wanted to have more control over finances	13%	Have the skills and knowledge to plan and save for emergencies	43%
		Understand how to budget my money for my family	21%
I wanted to help my community	14%	Feel more connected to my community	13%

However, as will be further discussed in section 3.5 of this report, the increased presence of MFIs in the CU target communities undermined the project relevance in those areas. This is evidenced by the decrease from 21 self-sufficient CUs in 2017 to 11 in 2019. The threat of MFIs to the relevance of the Model CUs was also highlighted during the evaluation.

*"... before there was no access to financial services that's why we formed a CU, to help each other ... but in the last few years the number of MFI and Banks has arrived and opened ... around 3km ... so people have more choice... they have bigger loans"* - Trom CU Committee Member, Ratanakiri

*"... if people want to go to the MFI, we can't stop them"* - Samaki CU, Committee Member.

### 3.2.2 Training Relevance

The delivery of training was a core component of the CUD project and overall the training was found to be *relevant* to the aims of the project and the needs of the participants. Technical and capacity building training was seen as key activity to the establishment of operational, governance and institutional structures and practices for the model CUs. The concept being that this will ensure CUs are socially inclusive and that community trust is built as a foundational principle of which all other aspects of the CU are built on.

**Adaptation of training to suit identified needs:** As noted above training was added to reflect the needs of participants, in 2017/18 training was provided on developing trust among groups, conducting market research, building leadership skills, and the provision of technical assistance in product development. CU coaching provided book-keeping, loan product development and developing services for CU members. These trainings were developed in consultation with CUs and community members. The project training topics were found to be highly relevant to the design of the project, to have correlated well with each of the 12 implementation phases of the cascade model, and the addition of tailored training were found to be relevant to the needs of CU and Producer/Agricultural Group members.

**Training Delivery:** Was found to be relevant to the vast majority of respondents. There was a very high interest in training 97% of respondents attended at least one training delivered by CUFA, 75% attended more than three training sessions. Of the 3% that didn't attend, 100% could not attend because they were held at a time they couldn't, 70% were at work and 30% were minding children. 80% specifically noted that they needed to go to 'the farm to work' implying that it was some distance away. Training delivery was found to suit the vast majority of learning needs of CU respondents, 76% responded that CUFA trainers were knowledgeable and easy to understand. 5% responded that the lessons were too fast to understand, 6% that the trainer did not take time to explain concepts and 8% thought there was not enough time to ask questions and clarify concepts. 80% of the people who critiqued the training had not completed primary school, 20% had not attended school.

**Learning Impact:** The evaluation focused on the training delivered between July 2016 and June 2019. This was based on the review of key project documents. Of the survey respondents 3% did not attend training, 92% attended financial literacy training, 78% cooperative training and 77% attended another training delivered by CUFA, other training sessions included: book-keeping,

member mobilisation, membership services, loan product development, confidence building and women's leadership. The lack of pre and post testing of training and workshops is a major limitation of the project and makes it difficult to assess the effectiveness of training in increasing skills, knowledge and confidence. However qualitative feedback from project reports and the final evaluation data collection provided some insight. As such this is not an exhaustive examination of all training delivered during the CUD project, rather it is intended to deliver insight. Given that financial literacy training was integrated throughout the project, and financial literacy is a necessary precursor to involvement with the CUs. Respondents were asked to rate the training's effectiveness on a scale: 2- Not Effective at all, 2- Not effective 3- Somewhat Effective 4- Effective and 5 Highly Effective - in increasing their understanding of key financial literacy concepts. The combined average of these responses was then taken to gain an understanding of the training relevance for this vital CU component. The training was found to be somewhat effective - effective. Importantly, the most effective training was found to be overall understanding of savings and loans and planned spending.

**Table 5** Training relevance in increasing basic financial literacy concepts

<b>Training Outcome</b>	<b>Not effective</b>	<b>Somewhat Effective</b>	<b>Effective</b>	<b>Highly Effective</b>
Creating and following a budget	21%	32%	44%	3%
Tracking income and expenses	15%	38%	43%	4%
Comparing Needs and Wants, and s planning accordingly	1%	24%	58%	17%
Understanding and setting short term goals	1%	18%	62%	19%
Overall understanding of savings and loans	2%	27%	66%	5%
Understanding of how to apply for loans	24%	48%	25%	3%
<b>Average</b>	<b>11%</b>	<b>31%</b>	<b>50%</b>	<b>8.5%</b>

Goal setting is seen to be a major part of financial literacy, and according to CUFA staff were incorporated into training (training curriculum was not reviewed for this evaluation). This was found to be one of the most effective lessons learned by participants - 81% thought training was effective to extremely effective in increasing understanding of goal setting. When asked to give examples, respondents clearly understood the concept of goal setting - yet, only 33% gave concrete examples of short- and long-term goals. The most common goals put forward were to build/buy a new house (25%) agricultural equipment and/or fertiliser (20%).

**Building Trust:** Building trust in the CU itself, its committee and among CU members was a major theme throughout the CUD project. Training delivered was found to be instrumental in building this trust. 76% responded that training increased their trust in the CU committee. KIIs highlighted that training delivered to CU Committee Members was extremely important in ensuring they trusted the functioning of the CU *“the committee understands what to do, they attended the training with CUFA”*.

**Short Term Impact:** While the training was well received, all five CUs stressed that the CUFA training was “too long ago” and people were starting to forget. KIIs highlighted that this has resulted in an increased reliance on CU committee members.

*“(training) It is already good so don't need to change even now we don't remember much but we just know interest rate for saving is 1.5% and members want to borrow it is 2.5%”*

*“Training was good but we didn't remember much as it is long time ago”*

### **3.2.3 Feedback from Credit Union Members**

Feedback from CU Members asserted that the CU remained relevant to their needs. 100% of KIIs maintained that the CU was important. 76% specified that it has increased their community's understanding of saving, especially for emergencies.

**Committee Members:** 80% of respondents were worried about the age of their CU Committee and the lack of people willing to replace them. While KIIs with CU Committee members highlighted that they were worried about the long-term viability of the CU committee as they were not paid for their time (this will be discussed further in section 3.5.2).

*We think that the CU is important for members to save and manage their savings regularly while we can do it monthly, but we are a small group and leaders work for free so we are worried for the long term too. - RikChamreun*

**Saving with the CU:** The evaluation found that 100% of respondents saved money with their CU. 31% only saved with the CU, 32% saved at home as well, 9% with Tong Tin;<sup>12</sup> 9% were unsure as their family or spouse made monetary decisions and 3% were not able to save money at the time of evaluation. 65% agreed that their money was safe with the CU, and 20% thought it was safer at the CU than at home, 8% thought it was safer than with an MFI.

*“The members can get their interest sharing at the end of the year and we also get to withdraw the money back for our emergency and purchase our agriculture farm materials”. - Trom CU*

*“Increase the habit of saving while before I never did. Can support each other which CU members can borrow with low interest. Saving money with CU can increase income via interest sharing at the end of the year. Can use the money for emergency cases like when sick.” - Samaki CU*

*“When we first joined CUFA training we found this knowledge and built the habit of saving... Most people here are poor ... they didn't manage their spending well too. Some families spent more than they earned and they didn't save so when families needed the money then they started to borrow from others. So, it is a small thing to support community members and us too. - TroTrong CU*

#### **3.4.4 Introduction of Producer/ Agricultural Groups - Livelihoods Project Adaptation**

Responding to a downward trend in membership in the 16/17 fiscal year, the CUD Project was adapted to “sustain membership growth and increase savings through livelihood opportunities for its members”. This was done by establishing producer groups for both agricultural and non-agricultural products. The 2017/18 fiscal year saw a six-month pilot, featuring an in-depth study

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<sup>12</sup> Traditional community savings group see: Cambodia Law: Case Studies of Tong Tin <https://angkornation.com/cambodia-law-case-studies-tong-tin/>

on how livelihood groups can be strengthened through capacity building to improve quality of their products or services.

This project adaptation was found to be well considered and *highly relevant to the needs of CU members*. A scoping study in eight provinces in June 2017 found that 80% of people between the ages of 20 and 59 were engaged in livelihood activities 80% of the time, 12-17-year olds were engaged for 20%. The provinces surveyed were found to be 85% agricultural, 15% non-agricultural. 70% of men were engaged in agriculture work and 53% women, women also did 47% of housework. Primary income sources were 30% Rice, 17% fish farm and 12% rubber. An opportunity was identified to add value to agricultural livelihood activities by cutting costs and processing time, and forming producer groups.<sup>13</sup>

Between 2017 and 2020, 11 groups were formed in Kampong Cham, Tbong Khmun, Ratanakiri and Kampong Cham (corresponding to the 11 CUs). The groups consisted of 480 members (54% women) and 184 micro-agricultural producers. Groups were able to pool resources to add value to crops via processing, and provide access to revenue to larger markets by combining produce to sell to larger markets and wholesalers. Business collectives were found to be a new concept to all members. There was initial reluctance to form groups found to be premised on a lack of general business literacy. CUFA was successful in addressing these challenges by working closely with communities, ensuring they understood the benefits of joining the groups. This was often accomplished through identifying a key person in the community during consultation meetings who then went on to 'recruit' other members (see participant examples on page 37).

As part of the adaption 480 training sessions were held between July 2018 and May 2019, sessions included member mobilisation and agricultural group training, cooperative start-up and principles, introduction to group registration under Cambodia Royal Decree of Cooperative Law, leadership and governance, building trust among procedure groups, facilitating groups to develop roles and regulations, agricultural technical assistance, business planning and marketing, Book-keeping, savings mobilisation, Agricultural Group Quarterly Meetings. A total of 7478 people attended training sessions (it is unclear how many people attended more than one session) 56% women, 0.11% women with disabilities, 43% men and 1% men with disabilities. It should be noted

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<sup>13</sup> CAM- Livelihood Scoping Study Report, June 2017

that the producer groups had 11% less women than the average participation rate throughout the project cycle (see section 3.3.2).

Of the 390 respondents from the five evaluation CUs, 96.67% were found to be part of an agricultural group. KIIs found the agricultural groups to be a primary reason for member retention. 85% had been with their CU for more than seven years and 14% between four and seven years. KIIs showed that the agricultural groups had been a major contributor to membership retention, and “*the producer groups bought more people in 2018*”. While this is not a conclusive finding, it is posited that the formation of producer groups was linked to increased membership mobilisation and retention. Further research is needed to substantiate this supposition (see recommendation 6.2.4).

The design of this project adaptation was found to be comprehensive, with a log-frame detailing activities and rationale. However, as with the overall CUD project, there was no coherent MEL framework complete with targets, indicators and short/long term outcomes. As such, assessing the overall impact of the adaptation is difficult. The table below is collated from the log-frame and donor reports and highlights the key achievements of the Producer/Agricultural group formation. It is designed to give an overview not an exhaustive examination.

**Table 6:** Progress of Livelihood/Producer Group Activities

<b>Objective 1: To carry-out scoping study for livelihood opportunities and value chain analysis</b>		
Completed 2017 - 8 provinces		
<b>Objective 2: To form/establish producer group to improve and increase income target community for three each region</b>		
The project successfully created 11 producer groups with an estimated 480 (54% women) members.		
<b>Activity</b>	<b>2017/18</b>	<b>2018/19</b>
<b>Group Formation &amp; Functioning</b>	7 producer groups established with strong committees, networking ability and access to improved market chain value chains.	7 existing groups supported to be fully functioning and registered with local authorities  4 agricultural groups formed (25

	<p>Kampong Cham - 3 groups processing cashew nuts (average 33 members per group) 1 group processing pepper (29 members)</p> <p>Tbong Khmum - 2 groups processing cashew nuts (average 24 per group) 1 group processing cassava (7 members)</p> <p>Groups consisted of 183 individual micro businesses.</p>	<p>members per group) - 1 registered</p> <p>Total of 480 'sessions held' including group consultation, co - operative start up principle; introduction to Cambodia Royal Decree of Cooperative Law, Leadership and Governance, Building Trust among producer groups; facilitation of group to develop roles and regulations; agricultural technical support; business plan and marketing' book-keeping; saving mobilisation; agricultural group 1/4erly meeting.</p> <p>4171 women, 8 women with disabilities, 3257 men, 42 men with disabilities totaling 7478 participants in training.</p> <p>480 livelihood participants (280 men, 200 women)</p>
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**Objective 3: To improving producer group through their capacity building for increase income in each three regions**

The project delivered at least 480 training sessions were held with producer groups which were found to be effective (this includes sessions specifically aimed at upskilling producer groups). Overall the training was found to be highly relevant and effective (as 96.6% of respondents represented agricultural groups see section 3.2.2.) However, leadership training - seen as being of primary concern for agricultural groups had the lowest level of impact with 96% of respondents asserting that it did not increase their understanding/confidence in leadership.

	2017/18	2018/19
<b>Training Provided</b>	<p>32 sessions on developing regulations and procedures</p> <p>58 sessions on leadership</p>	<p>22 technical assistance (472 participants 48% women)</p> <p>55 how to register with government (953 54% women)</p>



	<p>29 sessions built on building trust</p> <p>34 sessions on market research</p>	<p>68 on leadership training (721 48% women)</p> <p>36 building trust (621 participants, 60% women)</p> <p>41 developing business plans (539 participants, 41% women)</p> <p><i>-disaggregated data of training was not available</i></p>
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**Objective 4: To sustainable group producer through their relationship building with stakeholder for increase income in each region**

*No data was collated on increased income - however member case studies highlight the potential for this objective to be realised (see page 41).*

**3.4.4.1 Producer Group Case Studies - Evidence of Income Increase**

At the time of evaluation there was no data available of the level of increased income generation as result of involvement in the producer/agricultural groups. However, case-studies highlight the real potential for this activity to successfully increase individual income in 2 of the 3 target provinces. The key benefit being the elimination of ‘middlemen’ to access markets.

**Image 1:** Mrs. Chen Kunthea - Livelihood Group/CU Member



**Stung Treng:** Mrs. Cheng Kunthea is 28-year-old from Steung Treng, she works on a rubber plantation and cashew nut collector. Her income from cashew was dependent on a middle man and she was worried about earning enough money to live. After joining a meeting with CUFA in 2018, she collected 25 community members and formed a producer group. As of 2019 they had a meeting once a month and had

begun to sell products at a higher price:

*“... before I joined the agricultural group I didn’t know the real price of my cashews, I only got information from the middle man, they gave me a low price. After I joined I got a network and they update me every day...”*

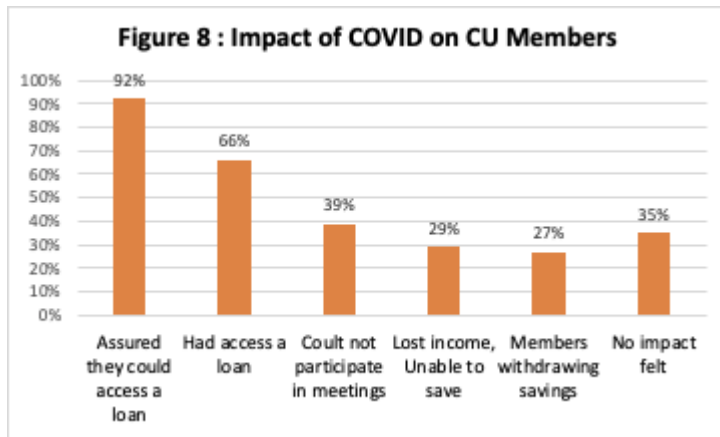
**Image 2:** Ms. Theron - Livelihood Group/CU Member



**Tbong Khmum Province:** Theoun is 18 years old, she has her own rubber tree plantation and raises animals. She was stressed about the income as her finished product relied on a middle man. When CUFA came to her village in 2018 she immediately joined and gathered 35 community members. As of 2019 she has accessed a network of sellers via her producer group and can sell her produce at a higher rate.

*“... before I joined the group I didn’t have any ideas about the price of products, since I joined I update information related to my products, and my team and I can have some idea of how to negotiate with the middle man...”*

### 3.2.5 Impact of COVID-19



The advent of the community transmission of COVID-19 in Cambodia has a mixed impact on the CUs and their members. It has had a direct negative impact on a) member mobilisation and meeting attendance b) members savings c) selling of agricultural products. However, the CU was also found to benefit people during COVID-19 as they were able to access

a loan/s when their income dropped. Negative impacts were keenly felt in 3 of the 5 evaluation CUs. COVID-19 did not impact Trom CU as adversely, as “(we) are in a rural area and haven't had any cases yet” however Kils highlighted there was a high level of fear associated with the disease “coming up here”.

92% of respondents felt assured that they could access a loan if needed. 66% of survey respondents asserted that they had been able to access loans - it was not clear when these loans had been taken out, it is assumed since March 2020 (first recorded outbreak of COVID-19 in Cambodia). 34 in Samaki, 11 in Trom, 38 in RikChamreun. However, this increase in loans had at the time of evaluation had an impact on the overall finances of the CUs, with both Samaki and RikChamreun having low cash-on-hand reserves. 39% of participants responded that they had not been able to participate in meetings “it is difficult to meet, we cannot travel and people are scared”. 29% has lost income and were unable to save. 27% asserted that members had withdrawn more savings as their incomes declined. 35% of respondents asserted that they had not been impacted by COVID-19. The vast majority came from Trom (49), followed by RikChamreun 1(32).

*“Some CU members can't save as they used to because of COVID-19, impact on their incomes and we worry about going to market to sell our products. Just last week, we heard the big market had positive cases (young and old people) and some parts of the market are closed” - Samaki CU*

## 3.3 Effectiveness

### 3.3.1 Achieving project outcomes / objectives

The project was found to have been *effective* in achieving the overarching objective of delivering finance to poor people in rural areas who do not have access to other services. While as mentioned above it was found that the original project design of 21 Model CUs did not remain *relevant* - the model CUs were largely not resilient enough to withstand the increased presence of MFIs and Banks - i.e. other financial services. The endline of the project found 11 model CUs operating out of the targeted 21 - each with an increased focus on livelihood. While this was not in line with the original project design, it was found to be more suited to building sustainable CUs in the more saturated rural market.

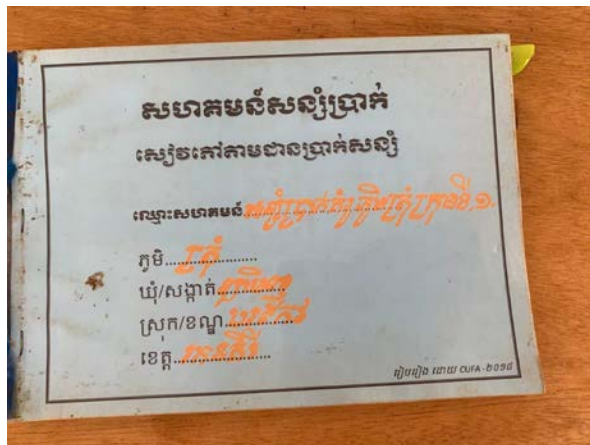
Lacking a comprehensive MEL framework, the following discussion has been based on the outcomes identified in the 2015/16 Project Plan. There were found to be rolling indicators - decided year to year and recorded in Ad-Plan progress reporting, these have been addressed throughout the report.

**Outcome 1: Facilitate the development of model credit unions with institutional strength and capacity which operate in accordance with pure international credit union principles including democratic structure, service to members and social goals.** CUD activities were designed and delivered in accordance with the cascade model, which proved an effective tool to support the creation of the targeted 21 CUs in the 5 target provinces. These 21 credit unions were designed in accordance with the CU principles. However, by 2019 (as will be discussed in relation to outcome 3) only 10 Model CUs were operational. The 5 evaluation CUs provide insight to achieving outcome 1. CUs were *somewhat effective* at operating in accordance with CU principles (see section 3.2.6). KIIs highlighted that CU committees were largely made up of members identified by CUFA during consultation meetings / training and then elected to the role by their members. However, 90% of CU committee members were found to have been in their position for more than 8 years. There was no evidence of other members being denied a chance to be on the committee, rather there was a pervasive feeling that “no-one else is interested” and/or “no-one else can”. The concept of social good was understood to refer to CU investing back into their communities, this was found again to be *somewhat effective*, 3 out of the 5 CUs had actively contributed money to their communities. Trom and Rik Chamreun both contributed 5% of profits (see section 3.3.7) with money primarily being used to ‘help poor community members. However,

it was not clear that the CU had increased social cohesion, rather it appears social cohesion was a necessary precursor to the success of CUs (see Trom Case Study section 3.2.4.1).

**Outcome 2: Give effect to Credit Union Best practice including up-to-date standardized financial policies, processes and procedures.** There was limited available data to assess outcome 2. Feedback from CUFA staff was that all 21 CUs have been operated in line with up-to-date standardised financial policies, processes and procedures, however, as found in relation to the 5 evaluation CUs this is largely reliant on the feedback provided by CU committees. CU committees were able to relay detailed information about their financials. As such it is assumed that they are maintaining standardised book-keeping. Images provided to CUFA support this supposition (see Image 3 and 4 below). Interest and loan rates were found to be standardised of between 1 and 2%. While the overall satisfaction rate of CU members - 82% responded that their CU ran well, and 6% very well, implies that there is a standardized process and procedure.

**Image 3:** Example of Members Savings Book



**Image 4:** Example of CU Members List

ល.រ	ឈ្មោះ	សេស	កាតព្វកិច្ច	ស្ថានភាព	ស្ថានភាព
1	គង់ គង់	២	៤៤	ស្រប	✓
2	ប៊ុន គង់	២		ស្រប	✓
3	គង់ គង់	២		ស្រប	✓
4	គង់ គង់	២		ស្រប	✓
5	គង់ គង់	២		ស្រប	✓
6	គង់ គង់	២		ស្រប	✓
7	គង់ គង់	២		ស្រប	✓
8	គង់ គង់	២		ស្រប	✓
9	គង់ គង់	២		ស្រប	✓
10	គង់ គង់	២		ស្រប	✓
11	គង់ គង់	២		ស្រប	✓
12	គង់ គង់	២	៤១	ស្រប	✓
13	គង់ គង់	២	១១	ស្រប	✓
14	គង់ គង់	២	៧១	ស្រប	✓
15	គង់ គង់	២	៤៤	ស្រប	✓
16	គង់ គង់	២	១១	ស្រប	✓
17	គង់ គង់	២	១០	ស្រប	✓
18	គង់ គង់	២	១១	ស្រប	✓
19	គង់ គង់	២	១៤	ស្រប	✓

**Outcome 3: Establish and develop financially and operationally self-sustaining credit unions including demonstrating on-going increase in membership, savings and loans.** However, the long-term goal of 21 self-sustaining (both financially and operationally) was *not effective*. Between 2016 and 2018 membership was found to stagnate and decline by a total of -20.46%, this correlated with a -10.87% decline in total savings, and -10.09% decrease in total loan disbursed. CUFA undertook a series of endline workshops in 2019 and found that 10 of the 21 CUs were non-operational. As discussed in the Relevance (3.2) and Sustainability (3.4) sections the primary reason given was the increased presence of MFIs and Banks in CU areas.

This finding occurred at the same time CUFA initiated the livelihood project adaptation, which saw an increase in memberships in the remaining CUs (as will be discussed below there was a dramatic spike in membership in 2019- which cannot be completely explained). As such, CUFA can be seen to have been *somewhat effective* in maintaining progress towards adapted outcomes. 2019 saw savings increase by 40.90%, loan disbursement increases by 8.43% and membership by 179% despite only 11 CUs being operational. The 2021 Evaluation saw a decline of -23% in membership among the 5 evaluation CUs, however this was found to map onto the pre-2019 numbers, and accounting for increased members from the producer groups and continuation of a the pre-2016-2018 membership decline rate this retention was found to be effective give the circumstances.

**Outcome 4 Increased women's participation in financial decision making and financial sector and increase in women's financial inclusion.** The project was found to be *effective* in achieving outcome 4 (see section 3.3.2). This can be understood as being *highly effective* at increasing women's financial inclusion, but only *somewhat effective* in increasing women's participation in financial decision making and leadership. In line with the project outcome to increase the participation of women in financial decision making, women were equitably represented as CU members throughout the project, averaging - 63%. However as will be discussed below this was not found to result in increased women in leadership roles and the overall disbursement of loans to women was found to be 37% lower than to men. Resulting in inequitable access to services. If left unaddressed this has the potential to undermine the sustainability of the CUs as equitable financial services.

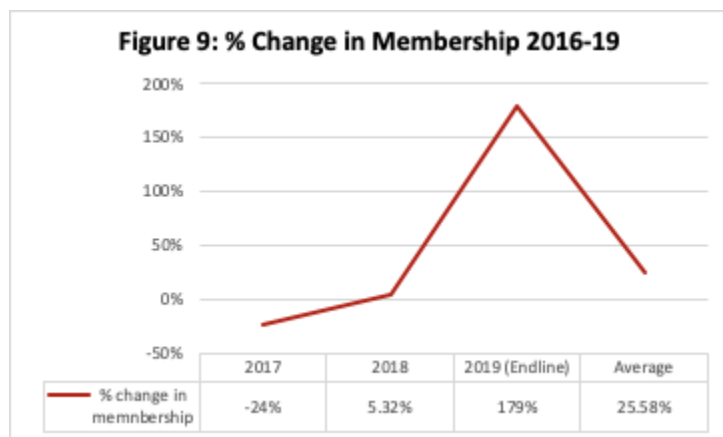
**Outcome 5: Inclusion of people with disabilities (PwD).** The project was not found to *not be effective* in achieving outcome 5. While PwD were included in the project, PwD's membership experienced a steady decline of -41.75% from 2016-18 (no data was available in 2019). It was found during the evaluation that despite inclusion training being delivered to CUFA staff, disability was not well understood at the implementation (CU) level. While disability data was being recorded by the CU Committee, disability was identified by the committee members, not the people themselves. This led to obvious discrepancies on the actual number of PwD (see section 3.3.2) and a lack of ability to ensure diverse impairments were included.

**Outcome 6 adapted savings products to meet community needs (inclusion of indigenous/ minority groups and youth)** The project was found to be *somewhat effective* at achieving

outcome 6. The inclusion of indigenous and minority groups was *extremely effective*. The project actively targeted indigenous groups in Ratanakiri and majority Laos identifying and speaking people in Stung Treng. By 2017 this has resulted in the formation of 1 majority indigenous and 1 majority Laotian CU. It was further found that the project training activities were actively adapted to the needs of people who spoke Khmer as a second language. Yet in 2017, it was deemed to be too laboursome / not cost effective to translate training documents. Increased imagery was used (see 3.3.5). However, the project was found to be *ineffective* in tailoring to the needs of youth. Here youth is understood to be anyone under the age of 18 (available membership data was not disaggregated by age). Between 2018 and 18 there was an overall youth membership decline of -59%; members identifying as boys declined by -69% and girls by -25%. This was dramatically reversed in 2019 when boys' membership increased by 883% and girls decreased by a further -97% (3.3.6).

### 3.2.2 CU Membership Mobilisation and Retainment

**Number of Total Members:** As noted in the 2017 evaluation there was an exponential increase



in member mobilization from 2011 - 2016. From 2016-2019 there was an overall increase of 25.58%. It should be noted there was an inconsistency in between the 2018 membership numbers and 2019 endline data-set. While 10 CUs were found to have folded in 2019, there was a 179% increase in membership across the remaining 11 CUs. As discussed in

section 3.4.4. this can be somewhat attributed to the increased focus on the creation of agricultural/ producer groups. It was also suggested that the growth came from members from CUs joining the remaining 11 - however the overall increase was double that of the previous year. CUFA staff were unable to completely account for this anomaly however the data is trusted to have been recorded accurately. The 5 CUs featured in this evaluation showed an average decrease from the 2019 numbers of -23% in line with the pre-2019 trend.

**Table 7:** Total Member Mobilisation 2017 - 2019

Year (June)	Women	Men	Girls	Boys	Total	% difference	Average increase 2016-21
2016	639	355	47	78	1119	N/A	+25.58%
2017	493	293	35	24	845	-24%	
2018	510	321	24	35	890	+5.32%	
2019 (Endline)	1214	1029	1	236	2480	+179%	

Overall, this evaluation found that mobilization has stagnated. Only 2% of CU members in the final evaluation were members for less than 3 years - the remaining 88% had been members for more than 4 years. This pattern held for all 5 CSOs and there was no difference between genders.

**Table 8:** 5 Evaluation Credit Unions- Number of Members 2019 Vs 2021

Credit Union	2019	2021	% decrease	Average
Pratong	260	148	-43%	- 23%
RikChamreun	280	245	-12.50%	
Samaki	206	148	-28%	
Trom	265	245	-7.54%	
TroTrong	250	193	-22.80%	

Project reporting and KIIs highlighted that the ability to mobilise and retain members appears to be correlated with

- ❖ *lack of other financial service options*: The primary reason given for the discontinuation of the 10 CUs in 201 was: "Majority of members prefer MFIS to access loans" - CUFA Endline Data; 84% of respondents saw the increased presence of MFIs as the primary challenge for the sustainability of CUs.



- ❖ *Perception of CUFA support.* KIs in Kampong Cham highlighted that members had more trust in the sustainability of their CU when CUFA was seen to be supporting it: “we lost some members without CUFA:” “we don’t have the same meeting like when we were with CUFA”; “after CUFA support some members stopped coming”.
- ❖ *Impact of COVID-19:* COVID has also been seen to have impacted member mobilisation, particularly in Kampong Cham, as people “have less savings to put in, and have less reliable income”. “We can’t meet too many new people because of COVID”

### 3.2.3 Ability to Manage Model CUs by Pure Credit Principles

The CUD project was based on managing the credit unions in accordance with the credit unions agreed policies, procedure and democratic processes. Overall, the project was found to have a composite score of **3.69 = somewhat effective - effective** at creating CUs that ran according to Pure Credit Principles.

The following principles have been given a score of 1 = not effective at all, to, 5 highly effective

#### **Democratic Structure: Effective (4)**

- *Open and Voluntary Membership (5):* Only 2 people (both men) were found to have been pressured to join the CU by family members, noon was found to have been pressured by CU members or committee.
- *Democratic Control (3):* While the principle of democratic control was understood, the lack of turnover of CU committee members (see section 3.5.2.2) and decrease in monthly meetings (post CUFA & impact of COVID-19) undermined this principle.
- *Non-Discrimination (4):* The CUs were found to be non-discriminatory; all CU respondents were confident that their CU was open to everyone. However, there was little evidence of proactive inclusion of PwD by the CUs themselves.

#### **Service Members: Somewhat Effective (3.33)**

- *Equal Distribution to members (3.5):* The overall savings and loans and portfolio highlighted that while women and girls contributed 57% of overall savings, they took out 55% of loans, and experienced a refusal rate of 26% compared to the 18% experienced by men. Similarly, there were no loans for PwD where they were represented (refusal rates are unknown)
- *Services to members (3.5):* Services of CUs were found to be accessible to members, the majority of members were able to join training, and attend meetings. There has been a decrease in meetings in recent years - most likely due to COVID-19.

- *Building Financial Stability (3)*: Currency 11 of the original 21 CUs are operational and of the 5 CUs evaluated, 2 appear to be unsustainable. The financial stability of the CUs is currently threatened by the increased presence of MFIs and aging CU committee members.

### **Social Goals (3.75)**

- *On-Going Education (3.5)*: Training was provided to CU members throughout the project cycle, and was found to be effective in the short-term. However, with the end of CUFA involvement, training has ceased and CU members are at threat of forgetting concepts.
- *Cooperation Among Cooperatives (4)*: Little evidence of cooperation between CUs was available. However, when 10 CUs closed in 2019, members were welcome to join CUs still in operation.
- *Social Responsibility (4)*: 3 of the 5 CUs contributed profits to their communities, 2 contributed 5% towards supporting “poor community members” and construction of roads, one has estimated that it had contributed \$250.

### **3.2.4 Model CU Case studies - most and least effective and sustainable**

The effectiveness of CUs was gauged on a wide range of factors, across financial, operational and community involvement. It was found that the Trom Model CU in Ratanakiri was by far the most effective CU in terms of financial and operational sustainability. Yet, given its unique location and homogenous population it is difficult to know if it’s success can be replicated.

#### **3.2.4.1 Most Effective: Trom Model CU**

Trom CU was found to be by far the **most effective and sustainable** CU across all factors. Established in 2011 at the time of evaluation it had 247 members who were 100% Tampuan (indigenous)<sup>14</sup>. Trom had the highest and most stable membership numbers (see section 3.2.2), highest savings and loans, the second lowest refusal rate for loans and was the only CU with assets at the time of evaluation. They also had by far the highest profit sharing and community contribution - including building a CU office. KIIs with CU Members, CU Committee Members and Community Members found there to be a high level of trust among the CU members. In 2020 the members agreed to lessen profit sharing, and commit money to building a CU office, the office

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<sup>14</sup> Estimated to number 31,000, the Tampuan people live in the mountainous Southern and Western portions of the Cambodian province of Ratanakiri. The majority speak their own variation of the Mon-Khmer language family. <http://www.peoplesoftheworld.org/hosted/tampuan/>

has since become the center of the CU, and highlights the member's commitment to the continuation of their group.

Numerous case studies were undertaken on the Trom CU where their leader Mr. Roth was highlighted as a passionate and committed member of the CU and community. It was apparent that Mr. Roth was instrumental in mobilising his community to join and sustain the CU. Further, it can be seen that community cohesion, and maintaining possession of indigenous lands was a major contributing factor to the CUs sustainability:

*"If have no CUFA, the members might borrow the money from MFIs with higher interest and if they can't pay back, then they need to sell their land as we are indigenous we depend on only land forest and if we don't have it then we don't know what our future will be." Mr. Roth 2019*

Here while MFIs are seen as a threat to the CUs sustainability, as they *"have bigger/faster loans for young people"* it is probable that they are also seen as a threat to the Tambuan land and way of life. This can be in the wider context of apparent "land-grabbing" of Tambuan land in North East Cambodia.<sup>15</sup> While this speaks to a larger conversation outside the scope of this evaluation. It is posited that the Trom CU is sustainable, at least in part, because of their majority indigenous identity, this speaks to the concept of social cohesions at the heart of the model CU concept (see section 2.5) wherein cohesive social groups - linguistic, ethnic, religious - are seen as the basis for a successful CU.

However, despite the overall success of the Trom CU issues remain from an equity and inclusion perspective. There is very little representation of PwD. Women have less than half the amount and value of loans than men (see section 3.3.2.1) and 25% of women responding to this evaluation felt that women were not active participants in the CU. It was stressed by CU committee members that women did not have the education to participate in the committee, however none of the men on the committee completed primary school. Lacking more detail on functioning literacy levels, it is hard to determine if the CU committee perception is accurate.

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<sup>15</sup> Indigenous adaptation to a rapidly changing economy: The experience of two Tampuan villages in Northeast Cambodia (2000) <https://www.tandfonline.com/doi/pdf/10.1080/14672715.2000.10419543>  
Land Acquisitions in Northeastern Cambodia: Space and Time matters (2016)  
[https://www.iss.nl/sites/corporate/files/CMCP\\_24- Gironde\\_Peeters.pdf](https://www.iss.nl/sites/corporate/files/CMCP_24- Gironde_Peeters.pdf)

### **Key Features of Trom CU contributing to effectiveness:**

- ❖ Unique homogenous population, with a perception of an outside 'threat' to their way of life and high community participation rate.
- ❖ Strong, dedicated leader and committee that appears to work well together and are respected by their members.
  - "strong man" committee - the CU president is deeply involved in both the community and committee.
- ❖ Remote location - the CU was able to grow to self-sufficiency without any other financial options.
- ❖ Obvious commitment to the growth and sustainability of the CU -evidenced by the CU Office.
- ❖ Education level of members was not found to impact the functioning of the CU (55% had never been to school).

### **Potentially undermining factors of Trom CU:**

- CU Committee is 100% men and have been in their positions since the inception of the CU.
- Trom had the highest level of dissatisfaction out of any CU 20% were only somewhat likely to recommend the CU to other people.
- Low level of loans being given to women, and a high refusal rate resulting in low interest from loans for women. This was reflected in women not feeling represented by the CU.
- It was noted that MFIs are moving into the region, and committee members were concerned that members would go to them for "bigger loans"
- Apparent reliance on CUFA - evidenced by 64% requesting further training and KIIs emphasis on how important CUFA's support has been. Note this could also be perceived as ongoing commitment to the CU.

**Table 9 Most Effective:** Trom Model Credit Union (Ratanakiri)

<b>Financial Stability</b>			
	<b>Women Girls WwD</b>	<b>Men Boys MwD</b>	<b>Total</b>
Total # saving members	170 (69%)	77 (33%)	247
Total Amount of voluntary savings	\$13,670.17	\$6,191.41	\$ 19,861.58
Total interest received on savings per month	\$ 136.69	\$ 61.92	\$ 198.61
Total # Loans Disbursed (2020-21)	12	30	42
Total # Loans Outstanding	12	30	42
Total # Delinquent Loans	0	0	0
Total Amount of Loans	\$ 8,171.43	\$ 20,428.57	\$ 28,600.00
Average loan Amount	\$ 680.95	\$ 680.95	\$ 680.95
Loan Refusal Rate	23%	13%	17%
Interest received from loans (interest rate 2%)	\$ 3,692.93	\$ 9,232.32	\$12,925.25
<b>Total Cash on Hand</b>	\$11,440.80		
<b>Total Assets Held</b>	\$ 7,500 (CU Office Built)		
<p>The Trom CU is found to be financially stable, and was by far the most productive. However, despite women contributing the majority of savings they are taking out less than half as many loans and experiencing a higher refusal rate. This may be explained by the majority of loans being productive (agricultural) - the scoping study for the Livelihood Pivot highlighted 70% men were agricultural workers vs 53% women. However, this obvious bias towards men has the potential to undermine women's trust in the CU and its long-term sustainability. Further it should be noted that Trom has not experienced the impact of COVID-19 in the same way as the other CUs, it is unclear how this would impact its financial wellbeing.</p>			
<b>Operational Sustainability</b>			

Member Mobilisation & Retention	Trom has the most stable member retention, it quickly reached 245 members by 2018 and has never dropped below this number. According to data there was a fluctuation, resulting in a -7.54% decline between 2019 and 2021.
Credit Union Assets	Credit Union Office Built in 2020 and is seen as a central location in the village.
Book-Keeping	CU Committee assured they were keeping records, further Trom CU has opened a formal bank account to ensure the safety of member's savings.
Active Committee / Makeup	All Committee positions are filled, and have been by the same people for more than 8 years. 100% of the CU members are men with an average age of 55.
<b>Community Impact &amp; Involvement</b>	
% Community	20% (1225 community members)
AGM Community Representation	12% community present
Total Profit Sharing (2018-2020)	\$18,700 (Profit sharing reduced in 2020 to invest in the CU office as a contribution by the CU Members)

### 3.2.4.2 Least Effective: Pratong CU

Pratong was found to be the least effective of the 5 Evaluation CUs, yet it is highly likely that this stems from the impact of COVID-19 and not necessarily from the CU itself. This was based on:

- 1) High loan refusal rate for both women and men - 55%
- 2) Zero Cash on hand at time of evaluation
- 3) Steady decrease in membership from 2016 onwards.
- 4) Apparent lack of trust between members - 33% of members were concerned that people would not pay back loans and KIIs highlighted members were concerned about the functioning of their committee.
- 5) Impact of COVID-19 - KIIs saw the highest stress level concerning COVID-19 and there was an anecdotal spike in people accessing their savings (lacking CU specific data from pre COVID-19 it is difficult to assess its total impact)

Yet, Pratong has the highest approval rating of any CU with 95% being very likely to recommend the CU to other community members. KIIs found the current unstable financial situation to be a direct cause of COVID-19

*“... members withdraw their savings for family use and some impact on their income in this COVID-19 time and for borrowing now some members prefer to borrow from MFIs as they can give big amount as per request.” - Committee Member*

As such while the overall financial situation was found to be currently unsustainable, it is highly recommended that the CU be monitored to understand the ongoing impact of COVID-19 and the ability for the CU to “bounce back”.

**Table 10:** Least Effective - Pratong Credit Union (Kampong Cham)

<b>Financial Stability</b>			
	Women Girls WwD	Men Boys MwD	Total
Total # saving members	143	46	<b>189</b>
Total Amount of voluntary savings	\$ 1,591.83	\$489.79	\$2,081.62
Total interest received on savings per month	\$ 23.88	\$ 7.34	\$ 31.22
Total # Loans Disbursed (2020-21)	10	2	12
Total # Loans Outstanding	12	2	12
Total # Delinquent Loans	0	0	0
Total Amount of Loans	\$ 2,500.00	\$ 600.00	\$ 3,100.00
Average loan Amount	<b>\$ 300.34</b>	<b>\$ 77.00</b>	\$189
Loan Refusal Rate	50%	60%	55%

Interest received from loans (interest rate 2.5%)	\$ 300.34	\$ 77.00	\$ 377.34
<b>Total Cash on Hand</b>	0	0	0
<b>Total Assets Held</b>	0	0	0

Pratong was found to have low financial stability at the time of evaluation, as mentioned above this was found to be members withdrawing cash as a result of the impacts of COVID-19. There was 0 cash on hand, and a high rate of loan refusals, this was accompanied by only 12 loans being active. Savings contributions were also low. The loan refusal rate was also extremely high at 55% - it was not clear loans were being denied due to a lack of funds, or, lack of operational capacity.

### Operational Sustainability

Member Mobilisation & Retention	Pratong had the most dramatic decrease in members from 2019 to 2021 (-43%).
Credit Union Assets	0
Book-Keeping	CU Committee assured they were keeping records as was evidenced by their ability to answer the quantitative survey for this evaluation.
Active Committee / Makeup	All committee positions are filled including with 2 women (the most of any CU) the average age is 52 and 100% has been in their positions for over 8 years.

### Community Impact & Involvement

% Community	12%
AGM Community Representation	3%
Total Profit Sharing (2018-2020)	\$1,030.00
Contribution to the community	0



### 3.2.5 Identified barriers to achievement of objectives and outcomes

There were 5 main barriers identified to the achievement of objectives and outcomes:

- 1) Perceived lack of confidence among women by both themselves and CU General and Committee Members to a) become committee members b) actively participate in financial decision making.
- 2) Increased presence of MFIs and Commercial Banking in the majority of project areas - resulting in a decrease in membership and closure of CUs.
- 3) Impact of mass/prolonged emergency situations on group savings - evidenced by COVID-19
- 4) Inequitable access to loans for women and men.
- 5) Lack of interest/skills/confidence to take on committee positions, resulting in committee membership lasting over a decade and undermining the democratic process. (see section 3.4.4 for more detail).

### 3.2.6 Project Monitoring

The CUD project was *somewhat effectively monitored*. While project data was collected, it was largely found to be for the purposes of donor reporting. Overall, the project was found to be implemented in an Ad-Hoc manner with objectives and outcomes altered from year to year. While this did allow it to adapt to the needs of beneficiaries. The lack of a comprehensive Monitoring, Evaluation and Learning framework seriously undermined the ability to assess the overall effectiveness of the project - while it was clear there were tangible project outcomes, the lack of continuity in target indicators made it difficult to assess if these were the result of planned project activities, or rapid adaptation to circumstances.

#### **Weaknesses Included:**

- ❖ **Lack of comprehensive MEL framework:** This evaluation of the project in general was severely undermined by the lack of a comprehensive MEL framework, completed with comprehensive targets, indicators, outcomes, objectives etc. etc. While CUFA Cambodia staff has been diligent in collecting data, there were large discrepancies between years (e.g. some disaggregated by Credit Union, some by Commune, other by Province etc.). Rolling targets were found year to year, but these were not found to be part of a larger framework. This placed unnecessary pressure on project staff, and undermined the overall effectiveness of the project.

- ❖ **Lack of pre and post tests for training:** Despite the delivery of training being central to the project, there was no evidence of pre and post testing of training delivered. As such there was no reliable way of assessing the training effectiveness, or, suitability of to the needs of participants. Pre and posttests not only assist in measuring how training participants have improved, but they can also be a valuable diagnostic tool for more effective teaching.
  
- ❖ **Weak Inclusion Data** - While the inclusion of PwD was inferred throughout the project, disability data was gathered throughout, including at the CU level. This evaluation highlighted that disability as being identified by the CU Committee members, not people with disabilities themselves. The use of the Washington Short Set during this evaluation highlighted their use for this type of project. Moreover, the use of such data in the future would greatly improve project design and adaptation. Further, while the inclusion of youth was a central cross cutting theme, data was only disaggregated by under 18 and over 18, undermining the ability to adequately monitor and assess youth involvement.

## 3.4 Impact

### 3.4.1 Changes resulting from the CUD project

The overall impact of the CUD project appears to have been positive. 63% of respondents were able to increase their family income, 53% expand their business, 42% have the skills and knowledge to plan and save for emergencies, 30% increased their knowledge of financial services, 26% can support their children/s education. As detailed in 3.4.4 the agricultural producer groups have the potential to increase individuals' income.

### 3.4.2 Participation and Empowerment of Women

Overall, the project can be seen to have been *effective in including women* but cannot be seen to be *effective at empowering women*. While the empowerment of women was highlighted as a key cross cutting issue, no coherent project logic for women's empowerment, or how to address the gaps between women and men's access to financial services was outlined. The project assumed that by "facilitating the representation of women in the financial sector... (it will) ... contribute to the empowerment of rural women as they are able to access CUFA training and support" and thereby result in the two primary gendered outcomes of: a) Representation of women in the financial sector, and, b) Women-led Credit Unions.<sup>16</sup> It must be noted that the inclusion of women does not necessarily result in the empowerment of women, inclusion must be accompanied by an enabling environment, and coherent strategies for addressing gendered gaps.<sup>17</sup>

For the purposes of this evaluation, the two aforementioned outcomes are taken as representative of the gendered element of the project. It can be seen that:

- a) Women were *represented* in the financial sector in as much as they were active members of the model CUs, making-up at least 63% of all CU membership throughout the project.
- b) Women were *not empowered to leadership positions* - the project did not result in any sustainable women-led CUs, and only 2 women were represented on CU committees.
- c) Women were *somewhat empowered* to make financial decisions, while women were included in CUs. This was undermined by women receiving fewer overall loans and/or

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<sup>16</sup> ANCP 2016-17ANCP ADPlan Project 2016-17 (Version 4 of 4)Application ANCP19--PRG9919--PRJ282 From Credit Union Foundation Australia (CUFA)Form Submitted 14 Nov 2016, 10:06am AEDT

<sup>17</sup> For example see: OHCHR Empowerment, Inclusion, Equality: Accelerating sustainable development with human rights <https://www.ohchr.org/Documents/Issues/MDGs/Post2015/EIEPamphlet.pdf>;  
Bull, G: Women and Finance: Enabling Women's Economic Empowerment (2021) <https://www.cgap.org/blog/women-and-finance-enabling-womens-economic-empowerment>

lower value loans than men throughout the project.

As such, while women were included, they were not necessarily empowered. However, the evaluation findings provided insight into how to contribute to the empowerment of women in future programming.

Women were equitably represented throughout the project, making up at least 63% of all CU members throughout the project cycle. Overall, women also experienced the same average increase in savings and loan as men, and had a higher overall savings contribution. There was no identified gender-based harm noted as a result of the project for women. However, 2 men responded that they had initially been pressured to join the CU by the committee. The final evaluation highlighted a positive relationship for the involvement of women in the model CUs. 67% thought women were active members of their CUs - this represented 62% of total women and 72% of total men. Case studies provided by CUFA highlighted numerous 'success stories' for women's involvement in CUs.

**Image 5:** Ms. Yem - CU Member



Yem is a 27-year-old woman from Kampong Cham. She has been a member of her CU since 2013. As of 2020 she has gotten three loans to expand her business as a money transfer agency and cashew nut seller. She and her husband now earn \$1,500 per month from 3 businesses and are able to save \$50 per month. She is now saving to build a home.

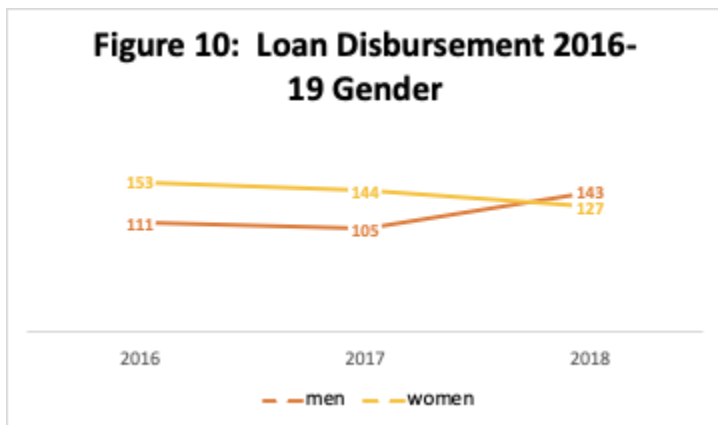
**Image 6:** Ms. Kon - CU Member



Kon is a 33-year-old woman from Stung Treng, she identifies as being from a Laotian minority. Before Kon joined the CU she only had access to financial services via money lenders, and made her only income from rice growing. She joined her CU in 2013, after three years she withdrew \$500 in savings and took out a \$375 loan to buy 10 pigs. She now makes \$450-650 every three months. She has also bought a bicycle and study materials for her children. In 2017 she believed all community members would join the CU.

### 3.4.2.1 Women's access to savings and loan

Women were found overall to have contributed 30% more savings than men, yet they received



37% less loans than men. While this could in part be attributed to a preference for productive agricultural loans - the 2021 CUD data highlighted these represented roughly 77% of all loans from the 5 Evaluation CUs. While the livelihood study highlighted that 70% of men worked in agriculture vs 53% of women. When disbursed the average loan size was comparable to

between all genders. While it can be argued that the vast majority of difference between men and women's loan disbursement stems from Trom CU (where women receive less than half the number of loans men do). It can be seen that the average loan disbursed to women in all other CUs is 18% less than men. Further when comparing the data from 2016-2018, it can be seen that the overall number of loans there is an overall downward trend. This represents a basic issue of equity of services for women.

**Table 11:** Comparison of Savings and Loans - Gender Breakdown

Credit Union	Savings		Loans					
	Total Savings		Number & total amount of loans				Average loan amount	
	Women	Men	Women		Men		Women	Men
Samaki	\$ 2,640.00	\$5,335.00	5	\$2,575.00	5	\$3,200.00	\$ 515.00	\$ 640.00
Pratong	\$ 1,591.83	\$ 467.53	10	\$2,500.00	2	\$600.00	\$250.00	\$ 300.00
TroTrong	\$ 4,976.65	\$ 3,828.19	10	\$ 5,477.88	7	\$5,077.00	\$547.79	\$725.29
RikChamreun	\$ 2,699.34	\$ 3,036.75	13	\$3,773.98	10	\$3,621.00	\$290.31	\$362.10
Trom	\$ 13,588.94	\$ 6,030.59	12	\$8,171.43	30	\$20,428.57	\$680.95	\$680.95
<b>Total</b>	<b>\$ 25,496.76</b>	<b>\$18,698.06</b>	<b>50</b>	<b>\$22,498.29</b>	<b>54</b>	<b>\$32,926.57</b>	<b>\$456.81</b>	<b>\$541.67</b>
<b>Total Difference</b>	<b>Women 30% more than men</b>		<b>Women 37% less than men</b>				<b>Women 16% less than men</b>	

### 3.4.2.2 Women in Leadership

Overall, there was mixed evidence that women were in leadership positions in their CUs - here leadership was seen as being part of the CU committee. While 25% thought women were active on their CU committee - representing 27% of women and 24% of men. Yet, despite this positive feedback, only 1 respondent (a woman on the Committee at RikChamreun in Kampong Cham) considered their CU to be “women-led”. When asked about the involvement of women during KILs the CU committee representative simply replied:

*“...some women wanted to join the committee too ... but they did not have schooling so they don’t know how to calculate interest rate for saving and loan”*

Similar feedback was received from all 5 CUs:

*“Most of the women in my community are of low education so they can only participate as active members”. - CU Member, Samaki*

This reflects the overall finding that people identifying as women had a lower level of education than people identifying as men - 35% of women having never attended school Vs 29% of men, and 27% of men had completed primary school vs 17% of women. However, given that the overall education level for the CU committee members was low, this was not a conclusive finding.

Of the 15 CU committee members represented, 3 identified as women. Of these 2 had completed primary school and 1 had completed secondary school. Of the 12 men, 2 had completed primary school, 2 secondary school 1 university - and 6 had attended primary school but not completed. Here it can be seen that a high level of education is not a necessary precursor to involvement in the CU. The Trom Model Credit Union in Ratanakiri showcased an example of where increased understanding of the intersection between context, gender and women's experience may have increased the empowerment of women. 7% of total respondents thought that women were not actively involved in the committee. Concerningly this represented 19% of respondents from Trom Model Credit Union, - 70% women and 30% men. While a further 2 men thought women were not actively engaged in the CU. KIIs with the CU committee revealed they had:

*“encouraged women to participate but they have no confidence in taking the lead ... most have never been to school or not completed secondary school ... they can't read and write”*

While women's leadership workshops were delivered by CUFA and these were primarily delivered to women. It is suggested that a) an increased focus on soft skill development would have supported the empowerment of women to leadership positions b) delivery of training on gender and women's leadership to both men and women would have increased awareness of the barriers to women's participation. However, further qualitative research is required to support this presumption.

### 3.4.3 Inclusion and Participation of People with Disabilities

Original CUD project documents cite “CUFA training will be non-discriminatory and proactive strategies will be the correlative outcome of “disability inclusive training and support”. The evaluation has found that while the training and services were not *discriminatory* they were also *not proactive*. While CUFA project staff reported going to community members with disabilities houses to encourage their membership, this did not necessarily correlate to their ongoing involvement.

This is evidenced by the declining participation of PWD from 2016-2018 (2019 data on disability was not gathered). According to *available* data, the number of people with disabilities appears to have declined at twice the rate of members without disability - MwD declined by 42% between 2016 and 2019, despite overall membership decreasing by 20% during this time. However, the 2021 CU Committee Survey and general Member Survey highlighted there was a data collection issue. The CU Committee Survey responded there were 4 MwD. This was in stark contrast to the 20 people self-identifying as living with a disability in the general members surveys. The Cambodian CUFA Country Manager noted that the committee members appeared uncomfortable when questions about PwD’s participation, and its previous disability data had been informed by what the Committee perceived to be an impairment - not the members themselves.

*“... we include people with disabilities, but there are not many in our community.”*

*Committee Member, Kampong Cham*

Further the use of the Washington Short Set Questions of Functioning Questions<sup>18</sup> highlighted that 63% of respondents had *some difficulty* in the 5 categories of functioning - vision, hearing, mobility, cognition (remembering), self-care, communication. While this does not necessarily denote disability, the use of the questions in the future would support a more informed implementation of activities.

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<sup>18</sup> The WG Short Set on Functioning (WG-SS) <https://www.washingtongroup-disability.com/question-sets/wg-short-set-on-functioning-wg-ss/>



**Table 12:** Number of People with disabilities throughout project

Year	WwD	MwD	GwD	BwD	NDwD	Total	% increase	Overall % change
2016	11	12	0	1	0	24	N/A	
2017	5	9	0	0	0	14	-43%	- 42%
2018	5	9	0	0	0	14	0%	
2021	4	0	0	0	0	4	- 71%	
Endline	8	12	0	0	0	20	+400%	
Qualitative								

\* Disability data was not gathered during the 2019 endline.

Of the 20 people who self-identified as living with a disability. 35% thought PwD were not represented on their committee, 50% of people who identified as living with a disability agreed (they all represented the RikChamreun CU). 34% didn't know if people with disability inclusion were included. 15% responded that PwD were active members of the CU (including 25% of people who identified as PwD representing Samaki & Trom) 14% did not know of people with disabilities in their community. Overall KIIS with all CUs highlighted that everyone is welcome to join, however, disability inclusion was not found to be a high priority. CU committee members in Kampong Cham stressed that they did not know of PwD. While, KIIs from the Trom CU highlighted that “some PwD did not have regular income so they depend on their family to save”.

### 3.4.4 Project Understanding of Gender and Disability

A gender and Inclusion hand book was created by CUFA in consultation with community members, it introduced the key concepts of gender equality and disability inclusion and was introduced in the project. The tool was found to be well designed and gave a good introduction to the concept of women’s participation and empowerment. However, it’s overview of disability was found to be too brief, it introduced the concept of the social model of disability but did not explain the concept of barriers or impairments. While it is not necessary to give a full theoretical overview

of disability, the tool can be seen to have contributed to the low levels of identification of people with disabilities - it othered PwD without explaining how to actively and respectfully include them.<sup>19</sup>

### 3.4.5 Inclusion of Diverse Ethnic Groups

The CU Project was *highly successful* in engaging indigenous and ethnic minority groups. showed active adaptation to ensure the participation of diverse ethnic groups. During the CUD scoping exercise, CUFA specifically targeted indigenous areas and ethnic minority areas to be included as sites of implementation. As of June 2016, there were 126 Indigenous and 344 Lao Speaking members of CUs. The project team was proactive in ensuring that training materials were accessible to these members. Upon identifying language barriers with members on the Laos border, more diagrams and charts were added to support training. CUFA staff conducted home visits to raise awareness on financial literacy and the importance of joining the CU.

By June 2017 there were 534 direct beneficiaries identified as being indigenous or of an ethnic minority, by June 2018 this has risen to 1,162 - 644 women and 518 men. These members primarily represented Trom Model CU in Ratanakiri, 100% of members identify as Tampuan (indigenous) and the CUs in Stung Treng who identify as Laotian. In both cases the establishment of the CU in their communities was the first time the members had had access to financial services. However, language continues to be a barrier to the Laos majority CU in Stung Treng, with CUFA Staff asserting that the CU members speak Khmer for communication with CUFA staff, and majority of the members speak Khmer. Unless all members are able to communicate with CUFA and trainers in the future, they are unlikely to become committee members, thus undermining the democratic principle of the CUs. While it was noted in the 2017 evaluation that it was not economically viable to create training materials in languages other than Khmer - it is highly recommended that all communication with members be undertaken in the customary language.

### 3.4.6 Inclusion of youth

The project was found to be *ineffective* in tailoring to the needs of youth. This was evidenced by the steady decline in youth between 2016-18. Here youth is understood to be anyone under the age of 18 (available membership data was not disaggregated by age). Between 2016 and 18

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<sup>19</sup>Othering, ableism and disability: A discursive analysis of co-worker's construction of colleagues with visible impairments (2016) <https://journals.sagepub.com/doi/10.1177/0018726715618454>

there was an overall decline of -59%, members identifying as boys declined by -69% and girls by -25%. This was dramatically reversed in 2019 when boys' membership increased by 883% and girls decreased by a further -97% (3.3.6). While data was not consistently gathered of CU members over the age of 18 (youth is commonly defined to be people between the ages of 14 and 25)<sup>20</sup> There remains little evidence of the participation of youth as leaders in the committee (the youngest person is 32). CUs in Stung Treng and Ratanakiri stressed that “*young people go to work*” and 100% of KILs with CU committee members highlighted a lack of interest from young people. - 80% of CU KILs attributed this to the need for young people to work and earn money. As such it is posited that the volunteer nature of the CU committee and time taken to participate in the democratic process of the CU undermine the ability of youth to engage. However, this could be seen as a major issue for sustainability, as 1 in 6 Cambodians are between 15 and 24 years old, constituting the fourth largest youth population in South-East Asia.<sup>21</sup> It is not clear if people will join the CU as they age, or, if the CU will age with its members.

### 3.4.7 Social Cohesion and Community Impact

#### 3.4.7.1 Social Cohesion:

In the 2015/16 project plan it was asserted that the CUDs contribute to a greater level of trust and community cohesion. Trust between community members was found to be high for all CUs, however overall it was *inconclusive* if trust had increased as a result of the CU or, the CU were dependent on existing community trust.

*“Yes, we trust the leaders and others who worked for us”. - Tro Trong*

*“We lived in this community we know each other well “- Rikchamreon*

*“...we trusted each other - because we are living in the same communities and know each other for many years”- Trom*

Two CUs explicitly mentioned CU practices and CUFA training as increasing trust in the CU itself. In Samaki it was stressed that trust was possible “...*because all have their records as they can compare and meet in groups every month*”. While in Trom CU leaders and members having learned from “CUFA for many years” and “were provided a safe box from CUFA” with three people

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<sup>20</sup> UN Youth Definitions Document (2000) <https://www.un.org/esa/socdev/documents/youth/fact-sheets/youth-definition.pdf>

<sup>21</sup> United Nations World Youth Report (2020) <https://www.un.org/development/desa/youth/wp-content/uploads/sites/21/2020/07/2020-World-Youth-Report-FULL-FINAL.pdf>

required to open it - President, Vice President and Treasurer. 13% responded that the CU *had created tension for some people*, feedback from KIIS highlights that this was primarily as a result of not receiving loans, or, people joining the CU with the intention to get a loan, not save. This was particularly evidenced in the Samaki and Pratong CUs.

#### **3.4.7.2 Community Impact:**

The 2015/16 project plan stated that “rural communities where local credit unions operate will directly benefit from the strength of their local credit union” this was based on the presumption that the more profit generated by the model CUs the more “social good” can be contributed to a) building basic community infrastructure b) funding the operation of schools c) helping the poor, and d) providing emergency money where needed. Only 3% of respondents listed “wanted to help my community” as a primary motivator to joining the CU, while 13% felt that their involvement had connected them more to their community. 42% of these were from Pratong CU, but they only represented 11% of the CUs respondents. At the time of evaluation CU members made up an average of 13% of their communities’ population, an average total saving of \$9,330.57USD. While there was no recorded profit sharing in June 2021, there was an overall Profit sharing of \$1,947 between 2018 and 2020. Yet, only 3 of the 5 respondent CUs reported investing in their community. Samaki reported investing approximately \$230USD, and both Rik Chamreun and Trom Model Credit Union and 5% of overall funds/profits. Samaki contributed to ‘emergency funds for the community’, while Trom Model Credit Union reported contributing to “supporting poor community members (emergency funds for community) building community roads (basic infrastructure).<sup>22</sup>

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<sup>22</sup> No records were available to substantiate this information, it was recorded in good faith by CUFA enumerators.

### 3.5 Sustainability

As of 2019 only 11 Model CUs were considered to be sustainable by CUFA staff; this was identified during Exit Strategy workshops. This evaluation concentrated on what CU members see as necessary to ensure their own sustainability, and what they see as the biggest barriers.

At the time of evaluation 1 of the 5 CUs were at risk of being unsustainable, and 1 was on the brink. This was largely found to be due to the impact of COVID-19 and the increased presence of MFIs in operating areas. This can be seen from looking at the CU from a purely financial perspective. Both Samaki and Protong were found to have high loan refusal rates, low loan disbursement and low cash on hand. Moreover, they were found to have experienced a dramatic drop in membership since 2019. It should be noted that this evaluation took part in the tense climate of the ongoing community transmission of COVID-19 and this likely contributed to the low levels of savings. However, this also highlights the suspected inability of Pratong to remain sustainable during times of crisis.

**Table 13** Sustainability of Evaluation CUs - Financial

Credit Union	Member # & % difference from 2019	Total Savings	Total Loans	Overall Refusal Rate	Cash on Hand	Credit Union Assets
<b>Samaki</b>	148 (-143%)	\$2,640.00	10	38%	\$2,850.00	0
<b>Pratong</b>	148 (-12.5%)	\$1,591.83	12	52%	0	0
<b>TroTrong</b>	193 (-22.8%)	\$ 4,976.65	17	0%	\$ 3,365.00	0
<b>RikChamreun</b>	245 (-12.5%)	\$ 2,699.34	23	15%	\$ 1,039.80	0
<b>Trom</b>	245 (-7.54%)	\$13,588.94	42	17%	\$4,186.00	\$7,500

There was a high commitment among the 4 Model CUs to continue to operate, this was evidenced by 95% of respondents were likely-extremely likely to recommend other communities. The remaining 5% were somewhat likely, and were all representatives of the Trom Model Credit Union in Ratanakiri - constituting 21% of the respondents from that Committee. However, overall it appeared that there were numerous challenges that must be addressed for the remaining Model CUs to be sustainable into the future.

### **3.5.1 Request for ongoing CUFA Support**

When asked what support they felt they needed from CUFA to continue to operate. 65% of all final evaluation respondents want more training on financial literacy, especially savings, goal setting and shock mitigation (60% of Rick Chamreun) 100% of all Committee Members want more support on book-keeping.

### **3.5.2 Key Challenges identified**

#### **3.5.2.1 Increased Presence of MFIs and Banks.**

The increased presence of MFIs and Banks in the CU communities was by far the largest threat to the sustainability of the CUs. 84% of respondents explicitly cited their threat, 53% cited that a lack of capital at the CUs resulted in members preferring to use MFIs or Banks to access loans. Pratong responded that MFIs were the direct reason they were losing members “month to month”, while Samaki expressed frustration at the speed of getting a loan from the CU “MFI are faster”; even Trom Model CU, which had more than double the cash-on-hand and assets of the other 4 CUs stressed that “the members has small amount of money, so if members want a big loan amount, they have to go to a Bank or MFI”

#### **3.5.2.2 Nature of the CU Committees**

The overall nature of the CU committee is one of the primary challenges to the sustainability of the CUs. While rarely directly stated the volunteer nature of the CU committees was mentioned by all CUs, Trom Model CU KIs revealed members were likely to go to an MFI because “...good service while our committee are volunteers” and stressed that the CU did not have enough time to dedicate to the CU as they had to work as well. This was reflected by all CUs with 60% of respondents citing it as a challenge to sustainability. The age of the current CUs was also a major area of concern - the median age being 56 years old and some people were aged in their late 60s. KIs showed that young people were not interested in being on the committees “they are

*busy with work*, or *“the young people have to travel far to work in the factory”*, *“the young people don’t have the confidence”*. Further the current CU make-up potentially undermines the democratic principle of the CU - 96% of committee members had been in their positions for over 8 years. *“We tried to hold an election every year but no-one wants to be on the committee”*. It was found that while the CU committees proposed an election for a new committee every annual meeting, people did not want to run for election. As such while the current CU Committee has been elected to their positions democratically, the lack of other candidates for the role have the potential to undermine the ongoing democratic nature of the CU Committee and the sustainability of the CU itself - as when/if CU Committee members do not wish to continue on the committee there will be no-one to replace them.

The primary barriers to a rejuvenated committee were identified by CUFA staff and respondents as follows:

1. Members trust and respect the work of the current committee so they don’t want a new one.
2. CU members don’t want to be on the committee, they have low literacy/numeracy and do not have the capacity to fulfill the functions of the roles.
3. The CU committee are volunteers, most CU members do not have the time/interest to “work for no money”

### **3.5.2.3 Loan Defaults**

While there was no evidence to suggest there had been any loan defaults, 33% responded that loan defaults decreased the communities trust with the CU. Despite there being no evidence of loan defaults to date, suggesting that there is a fear of this happening in the future. This could be as a result of the increase in loans as a result of COVID-19 or could reflect a decrease in trust in the CU. *“there are no problems with policy or procedure, the problem is if any member borrows the money they need to pay it back if not it will impact other members”*. This could also reflect a need among CU members to feel their savings were more protected against such occurrences. Note, this finding is not conclusive and requires further consultation with CU members.

### **3.5.2.4 Decrease income (COVID-19)**

As noted in section 3.2.5 COVID has had a dramatic impact on the income of CU members. 27% had experienced a decrease in income and were unable to save. This was further evidenced by

increased loans and people accessing their savings. As COVID-19 remains an issue in Cambodia, it is difficult to gauge its impact, however the economic toll is likely to be high, and ongoing.

#### **3.5.2.5 Lack of regular meetings**

37% of respondents were concerned by the decrease in meetings between the CU committee members and CU members. This was found to correlate with the decrease in support from CUFA, the advent of COVID-19 and the seasons (80% of committee members were involved in agriculture).

#### **3.5.2.6 Lack of resources**

Respondents were concerned at the low level of resources available for both committee and general CU members (17%); this was further evidenced by the overwhelming majority requesting ongoing training from CUFA.



## 4. Assessment of Exit Strategy

The 2014/15 Project Plan sets out an exit strategy for the ‘event that CUFA cannot secure ongoing funding for this project’ whereby all training center goods will be gifted to the CU movement with preference to current partners. It also asserts that “the impacts of the training will be felt beyond the completion of the project”. As CUFA has ceased support for the CU project in 2019, a comprehensive exit strategy is necessary to ensure the ongoing sustainability of the remaining CUs. This is especially the case in the current climate of increased MFI presence and the economic and social impacts of COVID-19.

As was outlined in section 3.2.2, the training delivered to CU members, while relevant to their needs at the time, is at risk of losing impact as lessons are forgotten. As such the above exit strategy is found to be overly simplistic and not in keeping with the findings of this report. It is recommended that CUFA undertake further evaluation of the sustainability of the remaining CUs to increase understanding of their needs, and, where possible, deliver training to support their ongoing capacity to deliver financial services to their members. This training must be delivered in the customary language of all CU members, and must consider the necessity for the targeted soft-skill development of women based on their identified needs.

## 5. Key Lessons Learned

- ❖ The Likelihood element of the CUD was *highly relevant* to the needs of the CU members and community, resulted in an increase in CU membership and has the potential to increase individual income levels in rural areas.
- ❖ The training delivered as part of the CUD project was found to be highly relevant to the needs of the CU members, but ongoing learning and adaptation is needed to ensure the lessons are retained.
- ❖ The increased presence of MFIs and Banks in CU communities have the potential to undermine the *relevance* of CUs - offering larger loans, quicker and actively targeting CU members.

- ❖ 90% of CU committee members have been in their positions since the inception of CU and there is an average age of 55 years. Undermining the democratic principle of the CUs.
- ❖ The project was *highly effective in including women* but only *marginally effective* in empowering women. there was no coherent strategy towards the empowerment of women, over and above their inclusion in the project. Women were under-represented in leadership positions, and loan portfolios. This was attributed by CU committee members to women's low levels of education. However, given the overall low level of education, it is more likely the lack of confidence on behalf of the women and lack of active support from CU committees – corresponding to a lack of an enabling environment for women.
- ❖ People with Disabilities were *somewhat effectively* included in the project; however, their inclusion appears to have decreased since 2016. This was attributed to a lack of understanding among CU committee members of the concept of disability and what active inclusion looks like, despite the use of a gender and inclusion tool.
- ❖ The project was highly *effective* at the inclusion and empowerment of indigenous and minority groups - however there remain issues with communication and training materials being wholly in Khmer that should be addressed.
- ❖ The overall MEL system of the project was found to be inadequate and ad-hoc. While the project appears to have been successfully adapted to the needs of the CU members, this was not evidenced by an overarching theory of change and comprehensive impact assessments.
- ❖ The CUs were found to be *effective* in the face of COVID, providing members access to savings and loans in times of decreased income and stress. However, it was unclear if the CUs would continue to be effective if the economic impact of COVID-19 is ongoing.
- ❖ The context the CUs exist in is changing rapidly, both with the increased presence of other banking/finance options and the impact of COVID-19. Increased research into this evolving context, and the needs of beneficiaries is needed.

## 6. Recommendations

### 6.1 Future Projects Recommendations

6.1.1 Complete overhaul of Monitoring and Evaluation Framework including at minimum a holistic outcome mapping document with long- and short-term objectives, targets and indicators identified.

- Comprehensive theory of change for each project, linked to realistic and easily referable log-frame.
- Targets and indicators set for a) the entire project b) quarterly c) inclusion of women, youth, people with disabilities and indigenous / ethnic / linguistic minorities.
  - Inherent in this is the overall over inclusion targets and indicators, informed by accurate data. It is highly recommended that a combination of Self-Identification and the Washington Short Set Questions are utilised to gain a greater understanding of the needs of participants.
- This should include in depth training of provincial level project officers to ensure that CU data is successfully gathered, disaggregated and available for quarterly comparison.
- Implementation and strict use of pre and post testing for all training. Iterative design should be utilized to ensure the needs of all participants are met.

6.1.2 Women's Empowerment and Disability Inclusion Training for CUFA staff (especially at project implementation level). At a minimum this should be delivered to all existing and new CUFA Staff and CU committee members.

- This should include an in-depth training on participation vs empowerment of women and youth.
- This should include in-depth training on the social model of disability and the elimination of barriers to inclusion and the use and value of the Washington Short Set Questions.

6.1.3 Use of indigenous and minority ethnic languages in project communications where relevant.

- Questions relating to which languages are *preferred* by project participants would be asked in the initial scoping/baseline/needs assessment and integrated into project communications from the outset.
- Where necessary CUFA staff should hire indigenous/minority language speakers to ensure translation, interpretation and communication is reliable.

- This includes but is not limited to: all communication between CUFA staff and project participants, all training products.
- Where Khmer or English is necessary (e.g., for reporting or communication with officials etc.) dual language interpretation is advisable to ensure that *all* project participants can understand the processes and communications.

6.1.3 Ensure all projects have a coherent, articulated definition of women’s empowerment and a measurable strategy to achieving it. This should be informed by industry best practice, and contextualized to the specific needs of women, and all genders in the project context.

## 6.2 CUD Exit Strategy Recommendations

6.2.1 In-depth scoping study completed with remaining CUs and local community to gain a better understanding of the altered context, especially considering the presence and tactics of MFIs.

6.2.2 Provision of additional training to CUs, especially regarding book-keeping and understanding of loans. This should be designed to work towards members being able to critically evaluate the difference between CUs and MFIs, especially predatory lending practices.

- Increased focus on basic literacy and numeracy and how to ensure people with low literacy rates can participate in the CU committee equitably.
- Attention should be paid to attending and providing training to CU members - especially women, youth and PwD - who are interested in becoming CU committee members and lack either education or confidence. Training should be tailored to their needs
  - Consider utilising a training of trainer’s model where existing CU committee members are trained to deliver training to CU and community members.

6.2.3 Based on CUFA’s existing method of working with CUs and communities to design CU strategies, an overhaul of CU strategic plans should be undertaken. These should include, but not be limited to.

- Strategies on how to increase the representation and/or voices of women and youth on committees
- Comprehensive risk mitigation including for the presence of MFIs, Banks and advent of disaster.

- Strategy of how to ensure CU committees can receive an income (in line with baseline CUD project reasoning).

6.2.4 Further, in depth study should be undertaken to gain a better understanding of the link between the creation of livelihood/producer groups, CU membership mobilisation and retention, and increased incomes.

- Based on the results of this study, it is predicted that an increased focus on the livelihood/producer group element of the CUD project with the aim of scaling to other communities and integrating into other CUFA projects and initiatives where possible will be recommended.

## Appendices

### Appendix A | CUD Geographic Focus

The villages within the corresponding four selected provincial communities are set out in the table below:<sup>23</sup>

Province	District	Commune	Village
Kampong Cham	Steung Trang	Ou Miu	Bro Tong
			Kthouy Bey
			Kthouy Boun
			Kthouy Mouy
			Ou Brolos
Ratanakiri	Bar Kaev	Laming	Kamang
			Nhol
			Sou
			Trom
Stung Treng	Siem Pang	Sekong	Ban Houy
			Ban Mornng
			Dorn Long
			Keng Nhai
			Lun
			Pabang
Tbong Khmoum	Memot	Choam Krovien	Dornng Heth
			Doung
			Kravien Cherng
			Kravien Thom
			Satom
			Thmorda

<sup>23</sup> Building Institutional Capacity: Cambodia Project Plan 2014/2015, Version 4.0, 12 June 2014, page 15.

## Appendix B | Project Documents Reviewed

1. CAM CUF Project Plan 2014-2015
2. Evaluation Report - CUD Project Cambodia, 2017
3. CUD Report, March 2020
4. Project 1.2 CAM Baseline Survey (Livelihoods) Aug-Sept 2017
5. 6 Month Livelihood Intervention Log-Frame 2017
6. Livelihood Scoping Study June 2017
7. Quarterly Monitoring Reports June 2016-September 2018 - Monthly data
8. Cambodia CUD Data - Baseline 2017
9. ANCP AdPlan Project Application 2015/16, 2016/17, 2017/18, 2018/19
10. ANCP Performance reports 2015/16, 2016/17, 2017/18, 2018/19
11. Case Studies CUD 2017-18 (4 case studies, 2 women, 2 men)
12. Case Studies CUD Livelihood 2017-18 (8 case studies, 5 women, 3 men)
13. Case Studies CUD 2020 (4 case studies, 2 women, 2 men)
14. CUD Project Metrix (CUD financial and membership) 2017 Baseline, June 2019

## Appendix C | Evaluation Survey Questions

Question ENG	Options ENG
Do you consent to take part in this evaluation	1. Yes/បាន/បាទ 2. No/ទេ
How would you describe your association with the CU? តើមានតំណែងអ្វីក្នុងក្រុមសន្សំ? * 1 selection	1. I am a CU committee member/គណកម្មការ 2. I am a general CU member/សមាជិក
Are you part of a livelihood / Agricultural group started by CUFA? តើអ្នកជាសមាជិកក្រុមកសិកម្ម?	1. Yes/បាន/បាទ 2. No/ទេ 3. Prefer not to say/មិននិយាយ
What gender do you identify as? បញ្ជាក់ភេទ? * 1 selection	1. Man/ប្រុស 2. Woman/ស្រី 3. Prefer not to say/មិននិយាយ
What is your highest level of education? កំរិតសិក្សាខ្ពស់បំផុត? * 1 selection	1. Never attended school/មិនបានរៀន 2. Primary school but not completed/មិនបានបញ្ចប់បឋមសិក្សា 3. Completed primary school/បញ្ចប់បឋមសិក្សា 4. Secondary school but not completed/មិនបានបញ្ចប់អនុវិទ្យាល័យ 5. Completed secondary school/បញ្ចប់អនុវិទ្យាល័យ 6. High school but did not complete/មិនបានបញ្ចប់វិទ្យាល័យ 7. Completed High school/បញ្ចប់វិទ្យាល័យ 8. Vocational / Technical training/បណ្តុះបណ្តាលវិជ្ជាជីវៈ 9. University not completed/មិនបានបញ្ចប់សាកលវិទ្យាល័យ 10. Completed university/បញ្ចប់សាកលវិទ្យាល័យ 11. Informal school/សាលាបំប្លែងវិទ្យា
Do you identify as living with a disability? ពិការភាព? * 1 selection	1. Yes/បាន/បាទ 2. No/ទេ 3. Prefer not to say/មិននិយាយ
Note to Enumerator: Interviewer read: "The next 5 questions ask about difficulties you may have doing certain activities because of a HEALTH PROBLEM."	



<p>Do you have difficulty seeing, even if wearing glasses? Would you say... [Read response categories] ពិបាកមើលទោះពាក់វ៉ែនកា ចូរជ្រើសរើស? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. No difficulty/មិនពិបាក</li> <li>2. Some difficulty/ពិបាកខ្លះ</li> <li>3. A lot of difficulty/ពិបាកណាស់</li> <li>4. Cannot do at all/មើលមិនឃើញ</li> <li>5. Refused/បដិសេធ</li> <li>6. Don't know/មិនដឹង</li> </ol>
<p>Do you have difficulty hearing, even if using a hearing aid(s)? Would you say... [Read response categories] ពិបាកលឺ ទោះមានឧ.ករជំនួយ ចូរជ្រើសរើស? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. No difficulty/មិនពិបាក</li> <li>2. Some difficulty/ពិបាកខ្លះ</li> <li>3. A lot of difficulty/ពិបាកណាស់</li> <li>4. Cannot do at all/មើលមិនឃើញ</li> <li>5. Refused/បដិសេធ</li> <li>6. Don't know/មិនដឹង</li> </ol>
<p>Do you have difficulty walking or climbing steps? Would you say... [Read response categories] ពិបាកដើរ ចូរជ្រើសរើស? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. No difficulty/មិនពិបាក</li> <li>2. Some difficulty/ពិបាកខ្លះ</li> <li>3. A lot of difficulty/ពិបាកណាស់</li> <li>4. Cannot do at all/មើលមិនឃើញ</li> <li>5. Refused/បដិសេធ</li> <li>6. Don't know/មិនដឹង</li> </ol>
<p>Do you have difficulty remembering or concentrating? Would you say... [Read response categories] ពិបាកចងចាំ ចូរជ្រើសរើស? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. No difficulty/មិនពិបាក</li> <li>2. Some difficulty/ពិបាកខ្លះ</li> <li>3. A lot of difficulty/ពិបាកណាស់</li> <li>4. Cannot do at all/មើលមិនឃើញ</li> <li>5. Refused/បដិសេធ</li> <li>6. Don't know/មិនដឹង</li> </ol>

<p>Do you have difficulty with self-care, such as washing all over or dressing? Would you say... [Read response categories]          ពិបាកមើលថែខ្លួនឯង ចូរជ្រើសរើស?          * 1 selection</p>	<ol style="list-style-type: none"> <li>1. No difficulty/មិនពិបាក</li> <li>2. Some difficulty/ពិបាកខ្លះ</li> <li>3. A lot of difficulty/ពិបាកណាស់</li> <li>4. Cannot do at all/មើលមិនឃើញ</li> <li>5. Refused/បដិសេធ</li> <li>6. Don't know/មិនដឹង</li> </ol>
<p>Using your customary language do you have difficulty communicating and being understood? Would you say... [Read response categories]          ប្រើភាសាប្រពៃណីរបស់អ្នកតើអ្នកពិបាកក្នុងការប្រាស្រ័យទាក់ទងនឹងត្រូវបានគេយល់ដែរឬទេ?          * 1 selection</p>	<ol style="list-style-type: none"> <li>1. No difficulty/មិនពិបាក</li> <li>2. Some difficulty/ពិបាកខ្លះ</li> <li>3. A lot of difficulty/ពិបាកណាស់</li> <li>4. Cannot do at all/មើលមិនឃើញ</li> <li>5. Refused/បដិសេធ</li> <li>6. Don't know/មិនដឹង</li> </ol>
<p>How long have you been a member of a credit union [Read response categories]          រយៈពេលជាសមាជិក?          * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Less than 1 year/តិចជាង ១ឆ្នាំ</li> <li>2. From 1 – 3 years/ ពី ១ ទៅ៣ឆ្នាំ</li> <li>3. From 4 – 6 years / ពី ៤ ទៅ៦ឆ្នាំ</li> <li>4. More than 7 years /ច្រើនជាង៧ឆ្នាំ</li> </ol>
<p>How long have you been a member of an agricultural group?          ក្លាយជាសមាជិកកសិកម្មរយៈពេលប៉ុន្មាន?</p>	<ol style="list-style-type: none"> <li>1. Less than 1 year/តិចជាង ១ឆ្នាំ</li> <li>2. From 1 – 3 years/ ពី ១ ទៅ៣ឆ្នាំ</li> <li>3. From 4 – 6 years / ពី ៤ ទៅ៦ឆ្នាំ</li> <li>4. More than 7 years /ច្រើនជាង៧ឆ្នាំ</li> </ol>
<p>What made you join a credit union? [Read response categories]          មូលហេតុចូលសន្សំ?          * 1 selection</p>	<ol style="list-style-type: none"> <li>1. I wanted to help my community/ចង់ជួយសហគមន៍</li> <li>2. I wanted to have more control over my finances/ចង់គ្រប់គ្រងថវិការ</li> <li>3. My family encouraged me to join/គ្រួសារលើកទឹកចិត្ត</li> <li>4. My family / spouse pressured me to join/គ្រួសារដាក់សំពាធ</li> <li>5. The CU committee pressured me to join/គណៈកម្មការដាក់សំពាធ</li> <li>6. I wanted to have more skills in financial services/ចង់មានជំនាញបន្ថែមលើការគ្រប់គ្រងថវិការ</li> <li>7. I wanted to get a loan from the CU./ ចង់ខ្ចីលុយពីក្រុម</li> <li>8. I wanted to increase my savings./ចង់បង្កើនសន្សំ</li> <li>9. Other ... please specify/ផ្សេង ចូរបញ្ជាក់</li> </ol>

<p>Are you the only member of your family who is a member of your CU? If not, how many family members are CU members? [Read response categories] នរណាខ្លះក្នុងគ្រួសារជាសមាជិកសន្សំ? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. I am the only member/តែខ្ញុំ</li> <li>2. 1 other member/ពីរនាក់</li> <li>3. 2 other members/បីនាក់</li> <li>4. 3 other members/៤នាក់</li> <li>5. 4 or more other members/ច្រើនជាង៤នាក់</li> </ol>
<p>How has being part of the CU impacted your life? [Read response categories] ផលបានក្នុងការចូលសន្សំ? * Select top 3 responses</p>	<ol style="list-style-type: none"> <li>1. The CU has increased my family's income level/បង្កើនចំណូល</li> <li>2. I have been able to expand my business (because of a loan)/ខ្ចីលុយពង្រីកអាជីវកម្ម</li> <li>3. I have the skills and knowledge to plan and save for emergencies/មានចំនេះដឹង និងសន្សំពេលចាំបាច់</li> <li>4. I have increased by knowledge of financial services and loan repayments កើនចំនេះដឹងផ្នែកហិរញ្ញវត្ថុ និងការសងត្រឡប់</li> <li>5. I understand the importance of saving my money in the CU and not at home/យល់សារសំខាន់ពីការសន្សំក្រុមជាងខ្លួនឯង</li> <li>6. I understand how to budget my money for my family/យល់ដឹងពីការគ្រប់គ្រងថវិការគ្រួសារ</li> <li>7. I can support my children's education/ឧបត្ថម្ភកូនរៀន</li> <li>8. I am less stressed about money/ឈប់ពិបាកគ្រប់គ្រងថវិការ</li> <li>9. I feel more connected to my community/បង្កើនទំនាក់ទំនងក្នុងសហគមន៍</li> <li>10. Being part of the CU hasn't impacted my life/គ្មានរីកចំរើន</li> <li>11. I feel stressed about participating in the CU/មិនចង់ចូលរួម</li> <li>12. I feel pressured to be part of the CU/មានសំពាធក្នុងការចូលរួម</li> <li>13. I don't feel like I have the necessary skills/understanding to benefit from the CU. ដូចជាមិនបានជំនាញ និងចំនេះទេ</li> <li>14. Other please specify/ផ្សេង ចូរបញ្ជាក់</li> </ol>
<p>Have you attended any training conducted by CUFA? [Read response categories] តើធ្លាប់ចូលរៀនជាមួយCUFA? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. No/ទេ</li> <li>2. Yes I completed financial literacy training/ធ្លាប់ បញ្ចប់ផ្នែកហិរញ្ញវត្ថុ</li> <li>3. Yes I completed cooperative training/ធ្លាប់ បញ្ចប់ផ្នែកប្រតិបត្តិការហិរញ្ញវត្ថុ</li> <li>4. Yes I attended another training run by CUFA ( please describe) .../ចូលរួមបណ្តុះបណ្តាលផ្សេងទៀតដោយCUFA</li> </ol>

<p>If Yes - How many times did you attend training? [Read response categories] បើធ្លាប់ តើប៉ុន្មានដង? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. From 1 to 5 times/ ពី ១ទៅ៥ដង</li> <li>2. From 6 to 10 times / ពី ៦ទៅ១០ដង</li> <li>3. From 11 to 15 times / ពី ១១ទៅ១៥ដង</li> <li>4. From 16 to 20 times / ពី ១៦ទៅ២០ដង</li> <li>5. Over than 20 times / ច្រើនជាង២០ដង</li> </ol>
<p>On a scale of 1 - 5 (1 being completely ineffective and 5 being highly effective) how effective do you think the trainings were in increasing your ability to: កម្រិតពី១ទៅ៥ពីការដែលបណ្តុះបណ្តាលបង្កើនសមត្ថភាព</p>	
	<p>1. Creating and following a budget/ បង្កើត និងដើរតាមថវិការ</p>
	<p>2. Tracking your income and expenses/ គ្រប់គ្រងចំណូល និងចំណាយ</p>
	<p>3. Comparing the things you want to buy vs the things you need to by and planning accordingly/ យល់ដឹងពីការចង់បាន និងតម្រូវការតាមផែនការ</p>
	<p>4. Building trust with your community/ ការកសាងទំនុកចិត្តក្នុងសហគមន៍</p>
	<p>5. Understanding and setting long and short term goals./ យល់ដឹង និងកំណត់ផែនការរយៈពេលខ្លី និងវែង</p>
	<p>6. I can understand the differences between the loans offered by MFIs and from my Credit Union/ យល់ពីភាពខុសគ្នារវាងកម្មវិធីក្រុមហ៊ុនហិរញ្ញវត្ថុ និងក្រុមសន្សំ</p>
<p>Can you give an example of a long term and a short term goal? Did you achieve them? (Yes/No) ឲ្យឧទាហរណ៍ផែនការរយៈពេលខ្លី និងវែង ជោគជ័យ</p>	<p>Free text/ ចូរសរសេរ</p>
<p>On a scale of 1 - 5 (1 being completely ineffective and 5 being highly effective) how effective do you think the trainings were in: កម្រិតពី១ទៅ៥ពីការបណ្តុះបណ្តាល</p>	
	<p>1. Increasing your overall understanding of savings and loans/ បង្កើនចំនេះដឹងពីការសន្សំ និងខ្ចី</p>
	<p>2. Increasing your understanding of how to apply for loans/ ដឹងពីដំណើរការខ្ចី</p>

	<p>3. Increasing your leadership capacity/បង្កើនសមត្ថភាពដឹកនាំ</p> <p>4. Increasing your understanding of management/បង្កើនការយល់ដឹងពីការគ្រប់គ្រង</p> <p>5. Increasing your overall understanding of financial record keeping/បង្កើនការយល់ដឹងពីការកត់ត្រា</p> <p>6. Increasing your overall understanding of operational best practice/បង្កើនការយល់ដឹងក្នុងការអនុវត្ត</p>
<p>Which of the following best describes the CUFA trainers? [Read response categories]/តើមួយណាបង្ហាញពីលោកគ្រូCUFA?</p> <p>* 1 selection</p>	<p>1. They were very knowledgeable and easy to understand/មានចំនេះដឹង និងងាយស្រួលយល់</p> <p>2. The lessons were too fast for me to understand properly/បង្រៀនលឿនពេកពិបាកយល់</p> <p>3. The facilitator did not take the time to explain all the concepts to me/មិនមានពេលពេលពន្យល់គ្រប់គ្រាន់</p> <p>4. The trainings did not provide practical examples to demonstrate the concepts being taught/មិនបានបង្ហាញទាក់ទងការអនុវត្តជាក់ស្តែង</p> <p>5. There was not enough time to ask questions/ clarify the concepts that I was being taught/គ្មានពេលគ្រប់គ្រាន់សួរសំណួរ</p> <p>6. Other ... please specify/ផ្សេង ចូរបញ្ជាក់</p>
<p>Which of the following best describes how the CUFA training impacted you? [Read response categories]</p> <p>ចំណុចមួយណាដែលទទួលបានពីCUFA?</p> <p>*1 selection</p>	<p>1. Trainings increase my confidence/បង្កើនទំនុកចិត្ត</p> <p>2. Trainings increase my understanding of saving and planning for the future/បង្កើនចំនេះដឹងពីការសន្សំ និងផែនការថវិកា</p> <p>3. I didn't learn anything new / I already knew everything they were teaching us/មិនបានរៀនអ្វីថ្មី</p> <p>4. The lessons were not linked / could not be applied to my circumstances/មេរៀនមិនទាក់ទងស្ថានភាព</p> <p>5. I didn't understand the training/មិនយល់ពីមេរៀន</p> <p>6. Other please specify/ផ្សេង ចូរបញ្ជាក់</p>

<p>If you didn't attend CUFA's training, why didn't you attend ? [Read response categories]  មូលហេតុមិនបានចូលរួមបណ្តុះបណ្តាល?  * Select top 3 responses</p>	<ol style="list-style-type: none"> <li>1. I didn't think the trainings were relevant to me/មិនទាក់ទង</li> <li>2. They were not held at a time I could join/បណ្តុះបណ្តាលពេលមិនត្រូវគ្នា</li> <li>3. I had to work so I couldn't join/ត្រូវធ្វើការ</li> <li>4. I had to take care of my children and/or relatives so I couldn't join/មើលថែកូន និងសាច់ញាតិ</li> <li>5. The training venue was too far from my home for me to join/ទីតាំងបណ្តុះបណ្តាលឆ្ងាយ?</li> <li>6. I could not find transportation to the venue/គ្មានមធ្យោបាយធ្វើដំណើរ</li> <li>7. There was no incentive provided/មិនផ្តល់អ្វីលើទឹកចិត្ត</li> <li>8. Trainings were not held in a language I understood well enough to join/មិនយល់ភាសានិយាយក្នុងការបណ្តុះបណ្តាល</li> <li>9. I didn't think I would understand / have the necessary knowledge/មិនត្រូវការចំនេះដឹងផ្នែកណាមួយ</li> <li>10. I did not feel welcome at the training/គ្មានការស្វាគមន៍</li> <li>11. The training was held in a venue I could not access./ទីតាំងបណ្តុះបណ្តាលមិនអាចទៅបាន</li> <li>12. Other ... please specify/ផ្សេង ចូរបញ្ជាក់</li> </ol>
<p>Where do you save your money? [Read response categories]  កើសន្សំនៅទីណា  * Select top 3 responses</p>	<ol style="list-style-type: none"> <li>1. With the CU/ក្រុមសន្សំ</li> <li>2. At home/នៅផ្ទះ</li> <li>3. Ton Tin/តុងទិន</li> <li>4. Micro-Finance Institution/មីក្រូហិរញ្ញវត្ថុ</li> <li>5. Bank/ធនាគារ</li> <li>6. I'm not sure my spouse/family does it/អត់ច្បាស់ថាគ្រួសារសន្សំឬអត់</li> <li>7. I don't currently have an income and cannot save money./គ្មានចំណូលគ្រប់គ្រាន់ដើម្បីសន្សំ</li> <li>8. I don't save money./អត់លុយ</li> </ol>
<p>How often do you save money? [Read response categories]  សន្សំយ៉ាងដូចម្តេច?  * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Once per day/រៀងរាល់ថ្ងៃ</li> <li>2. Once per week/រៀងរាល់សប្តាហ៍</li> <li>3. Once per two weeks/រៀងរាល់ពីរសប្តាហ៍</li> <li>4. Once per three weeks /រៀងរាល់បីសប្តាហ៍</li> <li>5. Once per four weeks/ one month /រៀងរាល់ខែ</li> <li>6. Once per every two months /រៀងរាល់ពីរខែ</li> <li>7. Once per more than two months/ច្រើនជាងពីរខែ</li> <li>8. I save when I can according to the harvest season. សន្សំតាមរដូវប្រមូលផល</li> <li>9. I don't save money/អត់លុយ</li> <li>10. I rarely save money / I save money when I can/សន្សំពេលណាមានលុយ</li> </ol>

<p>How much do you save per time? [Read response categories] សន្សំម្តងប៉ុន្មាន? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Below USD 1.00/ក្រោម១ដុល្លា</li> <li>2. From USD 1.00 – USD 5.00/ពី១ ទៅ៥ដុល្លា</li> <li>3. From USD 5.00 – USD 10.00/ពី៥ ទៅ១០ដុល្លា</li> <li>4. From USD 10.00 – USD 15.00/ពី១០ ទៅ១៥ដុល្លា</li> <li>5. From USD 15.00 – USD 20.00/ពី១៥ ទៅ២០ដុល្លា</li> <li>6. More than USD 20.00/ច្រើនជាង២០ដុល្លា</li> <li>7. I don't know/មិនដឹង</li> <li>8. If other – please specify ----</li> </ol>
<p>Do you feel that your money is safe in your credit union? [Read response categories] តើថវិការសុវត្ថិភាពជាមួយក្រុមទេ? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Yes I think my money is safe/មានសុវត្ថិភាព</li> <li>2. Somewhat - I think my money is safer in the CU than in a bank / MFI/ក្រុមសន្សំមានសុវត្ថិភាពជាងធនាគារ ឬមីក្រូហិរញ្ញវត្ថុ</li> <li>3. Somewhat - I think my money is safer in the CU that at home/ក្រុមសន្សំមានសុវត្ថិភាពជាងទុកនៅផ្ទះ</li> <li>3. No - I don't trust the CU/ទេ មិនទុកចិត្តក្រុមសន្សំ</li> <li>3. No - I don't trust some members of the CU/ទេ មិនទុកចិត្តសមាជិកខ្លះ</li> <li>4. No - I don't understand the process of the CU enough/ទេ មិនទុកចិត្តការគ្រប់គ្រង</li> <li>5.No - Other please specify/ទេ សូមបញ្ជាក់</li> </ol>
<p>How much have you saved since you joined the CU? [Read response categories] សន្សំបានប៉ុន្មាន? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Below USD 50.00/ក្រោម៥០ដុល្លា</li> <li>2. From USD 50.00 – USD 100.00/ពី៥០ ទៅ១០០ដុល្លា</li> <li>3. From USD 100.00 – USD 200.00/ពី១០០ ទៅ២០០ដុល្លា</li> <li>4. From USD 200.00 – USD 500/ពី២០០ ទៅ៣០០ដុល្លា</li> <li>5. From USD 500.00 – USD 1000.00 /ពី៥០០ ទៅ១០០០ដុល្លា</li> <li>6. From USD 1000.00 - USD 3000.00/ពី១០០០ ទៅ៣០០០ដុល្លា</li> <li>7. From USD 3000.00 - USD 5000.00/ពី៣០០០ ទៅ៥០០០ដុល្លា</li> <li>8. Over USD 5000.00/ច្រើនជាង៥០០០</li> <li>9. I don't know/មិនដឹង</li> </ol>

<p>Do you think your CU has improved your community? [Read response categories]          តើក្រុមសន្សំជួយឱ្យវិភាគវិនិច្ឆ័យទេ?          *Select top 3 responses</p>	<ol style="list-style-type: none"> <li>1. The people understand more about the saving money/សមាជិកយល់ពីការសន្សំ</li> <li>2. The amount of saving increased and loans were provided well to members/ចំនួនសន្សំ និងកម្ចីកើនឡើង</li> <li>3. The members and committee were trust in this saving/សមាជិក និងគណកម្មការទុកចិត្តគ្នា</li> <li>4. The credit union developed a policies and procedure so everyone feel safe and confident./ក្រុមសន្សំមានគោលការណ៍ច្បាស់លាស់</li> <li>5. Members get the loan and withdraw for emergency cases, expand business, and shared interest of saving./សមាជិកខ្ចី និងដកប្រាក់សន្សំសម្រាប់គ្រោះអាសន្ន ពង្រីកអាជីវកម្ម និងចែកការប្រាក់</li> <li>6. The number of saving increased from years to years/សមាជិកកើនឡើង</li> <li>7. The number of loan provided to members were very useful and helpful for their needs./កម្ចីមានអត្ថប្រយោជន៍ និងជួយតាមតម្រូវការ</li> <li>8. Other reasons – please specify----/ហេតុផលផ្សេង សូមបញ្ជាក់</li> <li>9. I haven't seen any improvements/មិនបានវិភាគវិនិច្ឆ័យ</li> </ol>
<p>Have you noticed any negative impacts of the CU? [Read response categories]          ផលប៉ះពាល់អវិជ្ជមាន          * 1 Selection</p>	<ol style="list-style-type: none"> <li>1. No/ទេ</li> <li>2. Yes people don't trust each other/បាទ/ចាស មិនទុកចិត្តគ្នា</li> <li>3. Yes I know of people who have experienced violence as a result of the CU/បាទ/ចាស មានអំពើហិង្សាដោយសារក្រុមសន្សំ</li> <li>4. Yes it has created tension for some people/បាទ/ចាស បង្កើតឱ្យមានភាពតានតឹងក្នុងក្រុម</li> <li>5. Yes - I lost money, the CU didn't have proper bookkeeping. /បាទ/ចាស បាត់លុយ ដោយសារកត់ត្រាមិនបានត្រឹមត្រូវ</li> <li>6. Yes Other .... please explain/បាទ/ចាស ហេតុផលផ្សេង បញ្ជាក់</li> </ol>
<p>Does your committee actively encourage women, PwD and people from diverse backgrounds to become members? [Read response categories]          មានការលើកទឹកចិត្តដល់ស្ត្រី និងជនពិការទេ?          * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Yes/បាទ/ចាស</li> <li>2. No/ទេ</li> </ol> <p>Please explain your answer/ចូរពន្យល់</p>



<p>How would you describe the role of women in your CU? [Read response categories]          តើស្ត្រីមានតួនាទីអ្វីក្នុងក្រុម?          * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Women are active members of our committee/គណកម្មការសកម្ម</li> <li>2. We are a women-led CU/ស្ត្រីដឹកនាំក្រុម</li> <li>3. Women are active members of CU/ស្ត្រីជាសមាជិកសកម្ម</li> <li>4. Women are not actively involved in our committee/គណកម្មការមិនសកម្ម</li> <li>5. Women are not actively involved in our CU/មិនសកម្មចូលរួម</li> <li>6. Women don't want to be part of the CU/ស្ត្រីមិនចង់ចូលរួមជាមួយក្រុម</li> </ol>
<p>How would you describe the presence of people with disabilities in your CU? [Read response categories]          និយាយពីវត្តមានជនពិការភាពក្នុងក្រុម?          * 1 Selection</p>	<ol style="list-style-type: none"> <li>1. PwD are represented on our committee/តំណាងគណកម្មការ</li> <li>2. PwD are active member of our CU/សមាជិកសកម្ម</li> <li>3. PwD are not represented in out committee or CU/មិនមានវត្តមានក្នុងគណកម្មការ ឬក្រុម</li> <li>4. We have not know of any PwD in our community/មិនមានជនពិការក្នុងសហគមន៍</li> <li>5. I don't know/មិនដឹង</li> </ol>
<p>Do a majority of your members regularly participate in your credit union? [Read response categories]          តើសមាជិកចូលរួមទៀងទាត់ទេ?          *Top 3 selections</p>	<ol style="list-style-type: none"> <li>1. Yes/បាទ/ចាស</li> <li>2. No - the participants didn't have enough time they were busy taking care of children/ relatives/ទេ មិនមានពេលគ្រប់គ្រាន់ រស់នៅលើផ្ទះក្រីក្រ</li> <li>3. No- participants went to work outside of the community/ទេ សមាជិកធ្វើការក្រៅសហគមន៍</li> <li>4. No - participants did not have time because they were working/ទេ ជាប់ធ្វើការ</li> <li>5. No - participant is living too far from the CU/ទេ រស់នៅឆ្ងាយពីក្រុមសន្សំ</li> <li>6.No- participants did not have enough income to save/ទេ មិនថវិការសន្សំ</li> <li>7. No - participants did not have time but they send their money for saving regularly./ទេ មិនមែនពេល តែផ្ញើលុយសន្សំទៀងទាត់</li> <li>8. Other - please specify មូលហេតុផ្សេង បញ្ជាក់</li> </ol>

<p>Do you think other members feel comfortable keeping their savings within the credit union? [Read response categories]</p> <p>តើសមាជិកគិតថាសុវត្ថិភាពជាមួយក្រុមទេ?</p> <p>* Top 3 selection responses</p>	<ol style="list-style-type: none"> <li>1. Yes/បាទ/បាស</li> <li>2. No - There was risk of losing their saving money/ទេ មានហានិភ័យបាត់លុយ</li> <li>3. No- There was no trust between the members and committee/ទេ គ្មានទំនុកចិត្តគ្នាគណកម្មការ និងសមាជិក</li> <li>4. No- There was no proper policies and procedure documented all the operation./ទេ គ្មានគោលការណ៍គ្រប់គ្រងច្បាស់លាស់</li> <li>5. No- The members received less interest from their saving/ទេ សមាជិកទទួលបានការប្រាក់តិច</li> <li>6. No- The members couldn't withdraw the amount saving as soon as they needed /ទេ សមាជិកមិនអាចដកប្រាក់សន្សំ</li> <li>7. No - Most of the people prefer keep their saving at home rather than CUs/ទេ សមាជិកចូលចិត្តសន្សំនៅផ្ទះជាងក្រុម</li> <li>8. No - There are MFI / Banks that have better services and/or offer bigger loans than the CUs/ទេ មីក្រូ/ធនាគារមានសេវាល្អ និងផ្តល់កម្ចីច្រើនជាង</li> <li>9. No- If other – please specify/ទេ មូលហេតុផ្សេង បញ្ជាក់</li> </ol>
<p>What do you think are the reasons community members may not want to become a member of your CU? [Read response categories]</p> <p>មូលហេតុអ្វីដែលប្រជាជនមិនចង់ចូលរួមក្រុមសន្សំ?</p> <p>*Top 3 responses</p>	<ol style="list-style-type: none"> <li>1. Prefer keep saving their money at home/ចូលចិត្តសន្សំនៅផ្ទះ</li> <li>2. Prefer to keep saving their money with MFIs or Bank./ចូលចិត្តសន្សំធនាគារ/មីក្រូ</li> <li>3. There was no trust between CUs and Community members./មិនទុកចិត្តគ្នាគណកម្មការ និងសមាជិក</li> <li>4. The community members didn't know and/or understand well the CU's procedure and policies/សមាជិកមិនយល់ពីគោលការណ៍សន្សំ</li> <li>5. Their income was not regular and sometimes no income for saving./ចំណូលមិនទៀងទាត់ មិនអាចសន្សំ</li> <li>6. Prefer to save money with Tong Tin/ចូលចិត្តលេងតាមតុងទីន</li> <li>7. The interest from saving with CU was so very low./ការប្រាក់ពីក្រុមតិចពេក</li> <li>8. If other – please specify/មូលហេតុផ្សេង បញ្ជាក់</li> </ol>
<p>What is the importance of accurate bookkeeping practices in your credit union? [Read response categories]</p> <p>តើកត់ត្រាត្រឹមត្រូវមានប្រយោជន៍ទេ?</p> <p>* 1 selection</p>	<ol style="list-style-type: none"> <li>1. Not important at all/មិនសំខាន់</li> <li>2. A little important/សំខាន់តិចតួច</li> <li>3. Somewhat Important/សំខាន់ខ្លះៗ</li> <li>4. Important/សំខាន់</li> <li>5. Extremely Important/សំខាន់ណាស់</li> </ol>

<p>Can you describe how to calculate the interest of a member's loans? [Read response categories]          ចូរពិពណ៌នាពីការគណនាចម្លី?          * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Yes it is very simple/ងាយស្រួល</li> <li>2. Yes I can do it but i find it difficult to explain/អាចធ្វើបាន តែពិបាកពន្យល់</li> <li>3. Somewhat - I find it a little difficult/ពេលខ្លះពិបាកបន្តិច</li> <li>4. No and find it very had to do and I find it hard to explain/ទេ ពិបាកគណនា នឹងពន្យល់</li> <li>5. No I cannot explain how to calculate interest./ទេ មិនអាចគណនា</li> </ol>
<p>Do you understand your credit union's criteria for loan application? [Read response categories]          តើយល់ពីបែបបទ និងលក្ខណកម្ចីដែរទេ?          * 1 selection</p>	<ol style="list-style-type: none"> <li>1. No not at all/មិនយល់ទេ</li> <li>2. Yes a little bit/បាន/បាន យល់តិចដែរ</li> <li>3. Yes I understand/បាន/បាន យល់</li> <li>4. Yes I completely understand/បាន/បាន យល់ច្បាស់</li> </ol>
<p>Can you name the main principles of a financial cooperative? [Read response categories]          តើចាំគោលការណ៍នៃក្រុមសន្សំទេ?          *1 selection</p>	<ol style="list-style-type: none"> <li>1. Yes//បាន/បាន</li> <li>2. I can remember most of them/ចាំភាគច្រើន</li> <li>3. No/ទេ</li> </ol>
<p>How would you rate the way your CU operates? [Read response categories]          តើដំណើរការក្រុមសន្សំម៉ាងម៉េចដែរ?          * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Very poorly/មិនល្អទាល់តែសោះ</li> <li>2. Poorly/មិនល្អ</li> <li>3. Neither good nor bad/មិនល្អ ក៏មិនអាក្រក់</li> <li>4. Well/ល្អ</li> <li>5. Very Well/ល្អណាស់</li> </ol>

<p>Were there any issues with how our CU operates? [Read response categories] មានបញ្ហាទេក្នុងក្រុមសន្សំ? *Please select top 3</p>	<ol style="list-style-type: none"> <li>1. I don't have any issues with how the CU operated/មិនមានបញ្ហាអ្វីទេ</li> <li>2. I don't understand how the CU is operated/មិនយល់ពីដំណើរការ</li> <li>3. I don't trust the way it is operated/មិនទុកចិត្តពីដំណើរការ</li> <li>4. There were not enough regular meetings between the committee and members/មិនមានពេលគ្រប់គ្រាន់ជួបជុំគណកម្មការ និងសមាជិក</li> <li>5. The policies and procedures are too complicated / not clear for me to understand/គោលការណ៍សន្សំមិនច្បាស់លាស់</li> <li>6. There were some loan defaults that had a negative impact on other member's trust in the CU/មានកម្ចីខ្លះខូច ធ្វើឱ្យប៉ះពាល់ដល់ក្រុម</li> <li>7. Members find it easier to use an MFI or Bank./សមាជិកយល់ថាការសន្សំជាមួយធនាគារ ឬមីក្រូហាយស្រួលជាង</li> <li>8. People with disabilities are not able to actively participate/ជនពិការមិនអាចចូលរួមបាន</li> <li>9. The committee work was volunteering so they didn't have enough time to support the CUs and its operations./គណកម្មការចូលរួមស្ម័គ្រចិត្តដូចនេះមិនមានពេលគ្រប់គ្រាន់</li> <li>10.The committee and members have limited skills and capacity in managing the CUs operations.គណកម្មការ និងសមាជិកមានសមត្ថភាពនៅមានកម្រិតក្នុងការគ្រប់គ្រងក្រុម</li> <li>11. Other ... please specify/មូលហេតុផ្សេង បញ្ជាក់</li> </ol>
<p>Do you think your CU requires more support from CUFA? [Read response categories] តើអ្នកគិតថាក្រុមសន្សំត្រូវការជួយទៀតពី CUFA? * 1 selection</p>	<ol style="list-style-type: none"> <li>1. Yes we need more training/បាទ/ចាស ត្រូវការបណ្តុះបណ្តាលបន្ថែម</li> <li>2. Yes we need support to maintain our bookkeeping/បាទ/ចាស ត្រូវការជួយផ្នែកកត់ត្រា</li> <li>3. Yes we need to pay our committee members/បាទ/ចាស ត្រូវការជួយឧបត្ថម្ភគណកម្មការ</li> <li>4. No we are able to continue without support/ទេ អាចដំណើរការបាន</li> <li>5. Other ... please specify/មូលហេតុផ្សេង បញ្ជាក់</li> </ol>

<p>How has COVID-19 impacted your CU? [Read response categories]          តើជំងឺកូវីដប៉ះពាល់អ្វីខ្លះ?          *Select top 3</p>	<ol style="list-style-type: none"> <li>1. I lost my income and unable to continuing saving/បាត់ចំណូល មិនអាចសន្សំ</li> <li>2. I was able to access a loan to support my family/នៅតែអាចខ្ចីបាន ដើម្បីជួយគ្រួសារ</li> <li>3. I was able to access my savings to support me/ my family/នៅតែអាចសន្សំបាន ដើម្បីជួយគ្រួសារ</li> <li>4. COVID-19 did not impact the CU/មិនប៉ះពាល់អ្វីទេ</li> <li>5. I was unable to participate in the monthly meetings with members/មិនអាចចូលរួមប្រជុំបាន</li> <li>6. The annual shared interest was delayed/ការចែកភាគលាភត្រូវបានពន្យារពេល</li> <li>7. Member withdrew they savings as they lost their income/សមាជិកដកសន្សំដោយសារបាត់ចំណូល</li> <li>8. I don't know /មិនដឹង</li> <li>9. Other- please specify/ មូលហេតុផ្សេង បញ្ជាក់</li> </ol>
<p>Looking forwards, what are some of the key challenges for the CU? [Read response categories]          ទៅមុខទៀត អ្វីជាបញ្ហាប្រឈមក្រុមសន្សំ?          *Select top 3</p>	<ol style="list-style-type: none"> <li>1. CU members are decreasing due to the increased presence of MFIs and Banks in the community./សមាជិកថយចុះដោយសារកើនឡើងនៃមីក្រូហិរញ្ញវត្ថុ និងធនាគារ</li> <li>2. The committee work is volunteering, and they don't have enough time to support the CU members and CU operations./គណកម្មការស្ម័គ្រចិត្ត និងមិនមានពេលគ្រប់គ្រាន់</li> <li>3. There are not enough resources - the committee and members have limited skills and capacity in managing the CUs operations./សមត្ថភាពគណកម្មការ និងសមាជិកមានកំរិត</li> <li>4. Loan defaults have impacted the other members and decreased the communities trust in the CU./ខ្ចីមិនសងធ្វើឲ្យបាត់ទំនុកចិត្តក្រុម</li> <li>5. There was a shortage in capital, so members prefer to use MFIs or Banks./ទុនតិចពេល ដែលសមាជិកខ្លះខ្ចីពីមីក្រូហិរញ្ញវត្ថុ និងធនាគារវិញ</li> <li>6. There are not enough regular meetings between the committee and CU members./មិនមានការជួបប្រជុំទៀងទាត់</li> <li>7. If other reason – please specify/មូលហេតុផ្សេង បញ្ជាក់</li> </ol>
<p>How likely are you to continue to be a committee member of your CU? [Read response categories]          តើនៅបន្តជាមួយក្រុមសន្សំទៀតទេ?          * please explain your answer</p>	<ol style="list-style-type: none"> <li>1. Not likely at all/មិនបន្ត</li> <li>2. Unlikely/មិនច្បាស់</li> <li>3. Somewhat likely/ប្រហែលបន្ត</li> <li>4. Likely/នឹងបន្ត</li> <li>5. Highly likely/ពិតជាបន្តទៀត</li> </ol>

<p>How likely are you to recommend other community members become part of a CU? [Read response categories]          តើនឹងណែនាំសមាជិកផ្សេងៗចូលក្រុមដែរទេ?          * 1 response</p>	<p>1. Not likely at all/មិនណែនាំ          2. Unlikely/មិនច្បាស់          3. Somewhat likely/ប្រហែលណែនាំ          4. Likely/នឹងណែនាំ គ          5. Highly likely/ពិតជាណែនាំ</p>
<p>Do you have any feedback or suggestions you would like to give to CUFA?          តើមានសំណូមពរ/សំណើទេ?</p>	<p>Free text/ចូរសរសេរ</p>