



ETHOS OF
ENGAGEMENT

MARY MACKILLOP
today

Women's Livelihoods Program Progress Evaluation

REPORT

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Acknowledgments

The progress evaluation report of the Women's Livelihoods Program was developed by Ethos of Engagement (EoE) Consulting for Mary MacKillop Today in Timor Leste.

About Ethos of Engagement Consulting:

Ethos of Engagement Consulting (EoE) is a values-based, women-owned and led consulting firm which prioritizes advancing women, girls' and other marginalized voices' rights by bringing together a network of diverse, virtual and human rights-minded consultants, academics and practitioners from across the globe.

We actively build country partnerships to support implementing effective projects and evaluations which include targeted capacity-building to support national plans to implement the UN Sustainable Development Goals and hire country partners as part of our team.

EoE's Mission is to provide monitoring and evaluation, organization development, coaching, capacity development, and research services that support individuals, communities and organizations to thrive using gender analysis, systems thinking, participatory and intersectional approaches.

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Abbreviations

BEHAFU	Bedma Hatutan Ba Futuru Credit Union
CCT	Cooperativa Café Timor
CER	Comunidade Edmund Rice
DAC	Development Assistance Committee
DV	Domestic violence
EoE	Ethos of Engagement Consulting
IPV	Intimate partner violence
ISE4GEMs	Inclusive Systemic Evaluation for Gender Equality, Environments and Marginalised voices
GE	Gender equality
GBV	Gender-based violence
MMI	Mary Mackillop International
MMT	Mary Mackillop Today
OECD	Organisation for Economic Co-operation and Development
SECOOP	Secretary of State for Cooperatives
TTN	Terrace Timor Network
TOR	Terms of Reference
WEE	Women's economic empowerment
WLP	Women's Livelihood Program
VAW	Violence against women

Executive Summary

This report is of the progress of the Women's Livelihoods Program (WLP) of Mary MacKillop Today (MMT) in Timor Leste.

Ethos of Engagement Consultants (EoE) was commissioned to undertake WLP evaluation between 7 June to 9 July, 2021. The evaluation team was headed by Dr Anne Stephens and Co-Lead Ms Cristina Freitas Benedek in Australia, and Ms Guilhermina (Amina) de Araujo, field researcher in Timor Leste.

The evaluation's purpose is to:

- Assess the progress of the last 2 years made towards achieving each project goal.
- Following the assessment, analyse alternative directions this program could take moving forward.
- Provide specific, actionable, and practical recommendations for the next phase, focusing on long-term sustainability for the project and the women's group.

Methodology

The evaluation framework adopted for this project is the *Inclusive Systemic Evaluation for Gender Equality, Environments and Marginalised voices* (ISE4GEMs), a qualitative and participatory research approach. A document review, and field-based key informant interviews and focus group sessions were conducted with a total of 59 beneficiaries and stakeholders. Key evaluation questions were organised under the DAC Criteria, and a systemic and thematic analysis undertaken using the GEMs to establish preliminary findings. Findings were validated in a purposive stakeholder workshop and draft recommendations shared with stakeholders for feedback prior to report finalisation. A total of 13 Findings are contained in the report and seven recommendations. Limitations of the study pertain to restrictions on field work due to the COVID-19 pandemic, time limitations to undertake the evaluation and limited methods that can be deployed due to limited time.

Program Background

The Women's Livelihood Program's (WLP) was established as early as 2004 under the Comunidade Edmund Rice (CER) and transferred to MMT in 2018. Its goal is to empower women in Railaco to: *have access to stable capital and are empowered to generate income through self-managed livelihoods activities.*¹

MMT has undertaken a process of shifting both the structures, norms, behaviours and attitudes of the Women's Group to prepare them both economically and socially for independence from MMT. With MMT, the women's group established a savings and loans structure (Savings and Loans group), which is being registered the Ministry of Justice and Secretary of State for Cooperatives (SECOOP) as a Credit Union Cooperative "Hatutan Ba Futuru" (BEHAFU). The Group has four sub-groups in which members can participate in income generating activities (including educational material production and sewing), as well as their own individually run enterprises.

This evaluation's recommendations are written to support MMT's next steps towards exiting the WLP, in such a way as not to jeopardise the Coop's successful establishment and growth.

Key Conclusions

MMT are to be commended for taking on a program, strategizing and implementing a plan, transitioning the program towards a women-led independent and self-sufficiency collective entity.

¹ Livelihoods Logframe 2019. Mary MacKillop Today.

The challenge to catalyse a significant social and economic transformative change, has been made more difficult by the COVID-19 pandemic, however, progress has been rapid. MMT led a major transition when it shut down the card-making operation and initiated the formation of the Savings and Loans group. The current Savings and Loans group has, however, several challenges and persistent threats, and requires more time, resourcing and focussed capacity development, for these to be overcome.

MMT has implemented a range of planned activities intended to achieve the global goal and the course of actions taken towards establishing a credit union cooperative, are advanced. The recommendations are therefore designed to support MMT to develop an Exit Plan, address current weaknesses and gaps and delineate roles and responsibilities between the BEHAFU Coop, MMT and SECOOP. The following is a summary of the Conclusions in the report.

Conclusion 1. The WLP Strategic Plan implemented most of the activities with fidelity demonstrated against the plan.

Based on Findings 3, 4, 5

The Strategic Plan has provided direction to the Timor Leste team to guide activities. The plan was heavily informed by the 2018 evaluation and reviewed in 2019 by the same consultant. Some recommendations have not been fully implemented.

Given the intent of MMT is to shift dependency both material and the beneficiaries' mindsets, away from MMT towards self-sufficiency, the cessation of salaries is a necessary measure, and a key action. The program beneficiaries understand and accept this move, however, MMT has not adequately captured or adjusted for the full impact of the COVID-19 pandemic on the beneficiaries individually, their communities and on Timor Leste more generally. It is justifiable to shift financial support away from individual payments at this time and redirect these towards the collective itself, to buffer the savings and loans structure from defaults on loans and to promote growth of new members. Condition should be contingent on the pandemic and regular income generation for the majority of members.

Conclusion 2. The expedition of an exit plan needs to be a very high priority for MMT.

Based on Findings 5, 7, 8

Negotiating and enlisting SECOOPs support to reduce the burden on MMT to meet ongoing training needs, particularly of the Office Bearers, and of monitoring, reporting and accountability responsibilities, is critical. With the onboarding of SECOOP with full registration of the BEHAFU Coop, a division of responsibility for training between BEHAFU, MMT and SECOOP, will need to be developed. This will include finding a permanent resolution to contested land issues, with lease agreements being transparent and regularly reported to the Ministry of Justice through SECOOP.

There remains a strong and prominent role for MMT, continuing to think about MMT as a facilitator and catalyser, which should be captured in a clear Exit Plan. These roles could include livelihood scoping for women who are struggling, broker for future partnerships or logistical support to establish agreements with Collectors of agricultural products for the Dili markets, and as mentor to the BEHAFU members as they undergo business and leadership training with SECOOP.

MMT's monitoring and reporting obligations will be vital throughout the withdrawal phase. The logic model requires review, and we recommend the construction of a theory of change that captures the transformative change implied by the overarching project goal. MMT staff can better use their monitoring systems for action and real-time learning. Each report should contain actionable items

that are continuously reviewed across the organisation, to fostering a learning culture around monitoring and evaluation.

Conclusion 3. MMT needs to be flexible and responsive to changes of plan.

Based on Findings 4, 7, 13

MMT did not have a contingency plan for an event like the COVID-19 pandemic, however this is not a criticism of MMT. The pandemic and government responses to it have forced many organisations into a reactive position. However, the key lesson for MMT is that in the absence of disaster and natural hazard preparedness, the pandemic experience provides a precedent for inflexibility, where deviation from the plan maybe the required course of action, but has not been taken.

Conclusion 4. The purpose of the BEHAFU Coop must be very clear. All members will bring their own interest, values and ambitions to the Coop, which should intersect with the collective goal.

Based on findings 5, 7, 12, 13

From the interviews conducted with both individuals and groups of beneficiaries, it became clear that the benefits of the WLP have been significant on the women's lives. The women are deeply invested in its continuation, express commitment to support it and express distress at the suggestion of its loss.

MMT's withdrawal strategy and staging is unclear to many. There is not clarity about how MMT will continue to engage with the WLP and the BEHAFU Coop in the future. The discontinuation of the stipend is seen by some as evidence of their complete withdrawal, where others see this as a stage in a process.

We also found evidence of misunderstandings and miscommunication on such matters including the total deposits held by the Savings and Loans Group; reasons for the delayed registration with SECOOP; misunderstanding about the rules and procedures, and for some, a general level of mistrust of the Coops leaders.

A review of the training provided shows that soft-skills have not been fostered. This includes team building, time management, problem solving and conflict resolution. Similarly, participatory practices at meetings are overlooking some women's vulnerability to feelings of isolation, malignment and overt put-downs. Such tensions are not being resolved by the program's leaders.

Political support from local and national government has been essential to the viability of the program and relationship building with community support going forward, will be essential. The BEHAFU should continue to be viewed as a community asset, open to new members for the benefits of savings and loans. It can create new opportunities for young women, as well as continued economic security for hundreds of people. Strong rules and procedures that are well understood and transparent, and strong and respected leaders to uphold these, are a must to preserve the integrity of the entity being woman-led, led by members, for members.

Conclusion 5. These plans were subverted by COVID-19 but this has highlighted the need for stronger resilience, risk and disaster preparedness training and strategic thinking.

Based on findings 13

At the time this report is being prepared, Indonesia is reporting increasing daily infections caused by a wave of the Delta variant of the coronavirus. Public health mandates that restrict movement, and

consequently, economic activity, may be in place for several months to come. Coupled with the coronavirus impact has been a global 7-fold increase in reported domestic violence assaults.²

This report has not revealed, nor sought to find, evidence of increased gender-based violence (GBV) due to covid, playing out in Timor Leste. However, it does lend support to our contention that this is not the time for MMT to withdraw its presence from the WLP.

Conclusion 6. Gender equality and the role of men

Based on Findings 11

The evaluation has found a likely life-long impact of women's economic empowerment (WEE) and Gender Equality (GE) training undertaken, and community-wide support and respect for women members. The BEHAFU Coop will be under pressure to accept more male members. The dominance of men in economic life makes it likely that some men will want to participate in the BEHAFU's leadership.

The participation in the group of both women and men (currently some women's husbands) provides unity of experience. It is hoped that this is replicated in the home with greater sharing of household carer and maintenance roles. The opportunity for the program to challenge such stereotypes, while confronting gender discrimination issues (i.e GBV), is likely to have a local impact on the norms, behaviours and attitudes of men towards women, in these communities further preventing violence, oppression and inequality, over time. GBV is an ongoing issue caused by patriarchal normative and behavioural value systems – thus the program is not a driver of intimate partner violence (IPV) in the home, and with community-level GE training and growth of coop structure to include men, may contribute to the amelioration of GBV over time.

Conclusion 7. A global purpose to training should guide training and the approaches taken.

An assessment of the functional literacy required by the women would determine the actual level of need of the cohort as a whole. Given the technical literacy the women will require to manage the BEHAFU Coop, those in positions of management and leadership require further training that is targeted and nuanced for business leadership. For the general cohort, ongoing adult literacy and numeracy training, coupled with regular training regarding the BEHAFU's operation, may be enough to support a level of functional language required to participate in this credit and loans enterprise.

² The Shadow Pandemic: Violence against women during COVID-19. UN Women. <https://www.unwomen.org/en/news/in-focus/in-focus-gender-equality-in-covid-19-response/violence-against-women-during-covid-19>; *Team Europe in Timor-Leste: supporting survivors of gender-based violence and helping the most vulnerable*. European Commission. 21 October 2020. https://ec.europa.eu/international-partnerships/stories/team-europe-timor-leste-supporting-survivors-gender-based-violence-and-helping-most_en

Recommendations

Seven high priority recommendations are made to provide specific, actionable, and practical suggestions to MMT. All recommendations are made with a view to strengthening the capability of the BEHAFU Group and its structures to sustain the Coop in the long-term.

These recommendations are contingent upon the registration of the BEHAFU Coop with the Ministry of Justice. **We recommend MMT urgently facilitate the Office Bearers to travel to Dili to complete this task.**

Recommendation 1. Formulate an Exit Plan

- An Exit Plan can be prepared by MMT staff or an external consultant. The plan and should be made in collaboration with SECOOP and provide a clear set of strategies, roles and responsibilities of both parties for the timely and seamless withdrawal of MMT from the WLP. We propose a three-phased strategy to be executed 18 – 30-month period. (See Table below)
- Due to the pandemic, and the difficulty of accurately predicting the longer-term impact on Timor Leste’s public health response, we suggest a phased approach to enable flexible and responsive adjustment as required.
- Undertake an urgent review of the impact on women's income during the pandemic and capacity to pay monthly contribution, loan repayments or new membership fees.

Table i: Exit plan phases for MMT withdrawal

Phase	Key activities (see notes below)	Timeframe
Phase 1 Planning and needs assessment	I) Exit plan negotiation, preparation, role and responsibility delineation between BEHAFU Coop, SECOOP and MMT (See recommendation 2) II) Base line assessments and gap analysis of personnel III) Establish an oversight body (see Recommendation 3)	6 months
Phase 2 Implementation of exit strategy	IV) Growth plan – business activity scoping projects (linked to Recommendation 4, 7) V) Training plan for members (See recommendation 4) VI) Learning and capacity development strategy for whole Coop, leaders and managers (See recommendation 4) VII) Membership and communications plan VIII) Asset management (See Recommendation 5) and logistics plan	12 – 18 months
Phase 3 Exit	IX) End-stage evaluation and recommendations for scale-up or replication in Timor Leste or as a model that is replicable elsewhere (Min 8-week evaluation)	3 – 6 months

- I. See Recommendation 2.
- II. Establish a baseline of skills across the membership cohort to:
 - Assess the functional literacy of the women’s financial literacy (including basic numeracy and literacy). Develop a targeted training plan for each member, noting the differentiated literacy requirements of members.

- Conduct a gap analysis of the BEHAU Coop Executive Office Bearer position descriptions against the capabilities and capacities of the people currently in those roles. Establish a capacity development plan for each position.
- III. See Recommendation 3.
- IV. In addition to Recommendations 4, 7:
- Scope market opportunities for individual or small-group enterprises. Consider livelihood proposals that are low-entrance cost opportunities that do not overextend the Coop to provide resources or training for enterprises beyond current levels of capacity. Proposals should be close to or within the current range of activities to transfer current skills and experience and use inter-group mentoring. Plan to include potential NGO partners.
- Education materials and school uniforms
 - Scope and develop a business case and plan for an order and supply service for local school uniforms and educational materials.
 - Engage the Ministry of Education and local government representatives for support with machines and equipment supplies and training.
 - Engage with one local school and conduct a small-scale trial.
 - Based on the trial, establish a business case and fund the expansion of sewing machines and equipment to scale up production at a manageable pace. Materials and machine maintenance to be included in the assessment.
 - Transfer project monitoring and advisory support to SECOOP.
 - Vegetables
 - Engage with local consultant/organization in Timor to provide training on growing nutritional vegetables, cabbage, broccoli, lettuce etc.
 - Engage with vegetable collectors/brokers in Ermera to help the women group to supply and sell their products in Dili markets, stores and speciality outlets (i.e. restaurants).
 - Potential partners: Agriculture department Extension Officers, Timor Leste based NGOs: Permatil to help manage water resources (pump, ponds/dam, tanks), Timor Global and WaterAid
 - Bread, kiosk and other individual/home-based businesses
 - Basic business training- pricing their products, customer service and basic accounting/budgeting.
 - Scope opportunities consistent with current skills and experience, off-shoots of the education materials project and small-group enterprises.
- V. See Recommendation 4.
- VI. See Recommendation 4, 6.
- VII. To meet SECOOP 200 membership target and ensure sufficient capital base held in the credit union. Clear guidelines and eligibility criteria for borrowers. In addition: See Recommendations 6, 7.
- VIII. In addition to the establishment of a Business Asset and Maintenance Fund, Recommendation 5:
- Review and formulate secure agreements and timeframes for their delivery of WLP assets including, but not limited to, the ownership of land, assets, buildings and other tangibles that are collectively stored and used by the group's members in Railaco Kraik.

- Ensure group members are trained and networked to collaborate with input suppliers for livelihood needs; e.g needles, threats, seeds/pesticide for agriculture products and others that the group needed in the future.
- IX. Summative evaluation (end-stage):
- External evaluation over 6 – 8 weeks.
 - Qualitative impact-assessment to Include cost-effectiveness study (DAC Criterion: Efficiency).
 - Recommendations for the suitability of the model for scale-up in Timor Leste and/or replication of the model in other sites (i.e. other countries).

Recommendation 2. Strengthen monitoring, evaluation and learning systems

- Monitoring, evaluation, learning and accountability systems, need to be strengthened.
- Commensurate with planning phase, review the program’s current logic model and underpin this with a theory of transformative change. Review assumptions, objectives, outputs and activities, and adjust indicators for coherent monitoring of the transition phase. Set indicators and identify clear data collection strategies for monitoring.
- Clearly delineate the roles and reporting responsibilities between BEHAFU, MMT and SECOOP, as SECOOP will instigate a monitoring system that will require monthly reporting by the BEHAFU.
- Training in evaluation to self-monitor business activity and the health/cultural wellbeing of all members of the group, should be considered in synchronicity with conflict negotiation and dispute resolution training and support (see Recommendation 4).

Recommendation 3. Establish an Advisory Council

- Establish an advisory Council to oversee MMT’s withdrawal and exit and the establishment of the Coop’s Self-Determination phase.
- The body will review the MMT Exit Plan and ensure adherence to it.
- Members may be drawn from within and outside the Coop membership, therefore direct and indirect beneficiaries of the Coop.
- The body is independent and advisory and will have no executive decision-making authority of the Coop. However, the Council’s members should be invested in the future success of the Coop and seek to support its growth and development, in accordance with the vision of the women responsible for its establishment and governance, and Timorese law.
- The Council is a peer-review mechanism for the withdrawal phase of MMT and early period of the Coop’s Self-Determination phase. As such, its existence should span no more than 12 months following MMT’s exit.

Recommendation 4. Establish a training plan and capacity development plan

A comprehensive training and development plan for the Coop’s general members and leadership team. Plan should include;

- All topics and areas of training/training themes,
- Who delivers (MMT, SECOOP, subcontractors) and the timing,
- All training by MMT staff or with MMT’s support should be orientated towards MMT’s preparedness to exit, and
- A mix of delivery modes from on-the-job training, mentoring, train-the-trainer, as well as conventional pedagogical teaching and learning approaches.

In addition:

- All members should have a tailored training plan building on Activity II of Recommendation 1.
- Review how training is delivered - to meet the level of literacy and numeracy of the participant, learning style and desired training objectives. Use visual and non-text heavy resources, find comparative examples and where possible, bring in guests to learn from each other– online or in person.
- A wide gap in the training provided since 2018 is in the acquisition of ‘soft’ skills. These include team building, conflict resolution, networking for business, problem solving, time management, contract negotiation.
- Training topics may include, and not be limited to: Gender and disaster preparation, gender equality and violence prevention, respectful relationships, water saving and planning, primary production and small-plot farming, small business management, advanced seamstress and sewing, computing skills, communications and accounting.
- Universal and ongoing training to reinforce and advise new members of the BEHAFU Coop’s legislative framework, purpose, objectives, rules, procedures, roles and everyone’s responsibilities.
- Literacy and numeracy adult education must be continued and can be delivered with a mix of;
 - internal within the Group, younger literate women leading the acquisition of basic literacy/numeracy skills,
 - with consultants, and/or
 - with MMT’s adult literacy programs (i.e. the Parents Training Program).
- The train-the-trainer model has not been fully utilised. Training can be replicated or scaled for small/large groups, or according to skill attainment, but one person in the group, who receives the initial training and who has advanced skills in literacy and numeracy, and a willingness to train others. This model could be implemented for basic computer skills, literacy/numeracy and human rights.
- We recommend that trainers represent both Elders and younger women, to adhere to cultural norms around demonstrating and exercising respect for Elders, but noting that younger women with formal schooling are an asset to the Coop.
- In addition to Activity II, skills audits can be used to identify the attributes of a good leader. Younger members of the Coop can be recognised as having potential for leadership and be provided a capacity development plan to grow into a leadership and governance role. This can be achieved through specific and targeted training opportunities and mentoring by Group Elders. As the membership of the Coop is aging, succession planning is undertaken.
- Disaster response and preparedness planning needs to commence with an immediate review of the impact of the COVID19.
- Technical leadership training for leaders must be provided without creating conditions for jealousy and resentment.
- Potential partners for training, planning and livelihood incubation may include: WaterAid, PermaTil, Timor Global, local consultants for horticulture products, and IADE.

Recommendation 5. Business Asset and Maintenance Fund

- Coop President and Office Bearers strategize the establishment of a Business Asset and Maintenance Fund to manage asset repairs, maintenance and replacement costs.

- The Coop should define the type of activities and the assets they have and what maintenance costs are anticipated and include these in the Coop's accounting practices.
- Ensure clear guidance is provided regarding loan criteria in accordance with SECOOP and Timor Leste's Cooperatives legislation.
- MMT consider a one-off grant to the Coop to support the \$65 membership fee for new members effected by the pandemic. People whose incomes have been heavily reduced due to the pandemic, but who may wish to join. To incentivise, consider match-funding where the new member meets 40% of the membership fee, MMT meets the remained.

Recommendation 6. Strengthen group communications

- Documented rules and procedures exist but there is a need to present these in accessible formats for all group members. Provide members with information about the Coop's rules, structure and procedures in multiple formats.
- Place the rules, procedures and key savings and loans information for members on the office walls – so members, family, community members and others can see them, ensuring public transparency. Details such as interest rates should be very clear.
- Regular refresher training, meetings and ongoing governance and leadership training, will be required. (See Recommendation 4)
- We recommend the purchase of a white board for the MMT Office to serve as a notice board – for messages, notices and key details about daily and monthly operation of the Coop.

Recommendation 7. Ensure ongoing community goodwill

- The BEHAFU should lead ongoing, community-wide gender equality and women's empowerment outreach work and continue to engage consultants to deliver training, as well as promotion of key human rights and gender equality messaging from BEHAFU members.
- Engage the BEHAFU's immediate and extended family members, local leaders and the general community, in session that share the WLP program and its success.
- Support this recommendation with training in communications.