

PART IV: FINDINGS AND RECOMMENDATIONS

Findings and recommendations provided below are categorized according to the project evaluation objectives and project goals. Project objectives and project goals are printed in *italics*.

1. To what extent are the objectives of CSDP being met?

- (1) To provide basic training to introduce the concept of co-operation through the establishment of rice and fertilizer bank co-operatives.*

FINDINGS:

Basic training to introduce the concept of co-operation through the establishment of rice and fertilizer bank co-operatives had been provided to all villages surveyed, and was being provided on a continuing basis by regular visits by field extension workers and project staff. Training was observed to be provided most frequently on an informal basis, with field extension workers talking with small groups of villagers on a wide variety of topics. In several villages, local church leaders were active in these CSDP activities as trainees, thus increasing their potential spiritual outreach to villagers while assisting with secular CSDP activities. The villagers seemed to be quite appreciative of this assistance, as it provided some timely answers to their questions.

Although CSDP provided assistance with purchasing fertilizer, project field workers did not feel they were adequately knowledgeable about fertilizer-related agricultural production questions which villagers were asking them on a regular basis. Similarly, the project assisted villagers to store rice, but did not provide assistance villagers often requested on how to increase rice yields.

RECOMMENDATIONS:

CSDP field workers already are known and respected by villagers, making them good extension agents. Providing field workers with additional agricultural production training, particularly as relates to the use of fertilizer and to rice production would help insure the maximum impact of CSDP activities in terms of improving the quality of villagers' lives. Not to train field workers on these subjects would be to forego an important opportunity to help.

To increase the impact of training, consider team training, with more than one member of the CSDP staff involved. Also, try to make training meetings more interesting by bringing in experts in related areas. Provide more show of support for new ideas by using drama, video and other alternate ideas to motivate villagers to try

new ideas. For example, to help reduce the cost to villagers of purchased chemical fertilizer, field workers could also be trained in the preparation of compost. To help improve rice banks, train on improved pest (rat) control practices.

FINDINGS:

The CSDP headquarters staff had insufficient personnel to provide technical assistance and advice to field staff/villagers regarding agricultural production and marketing.

RECOMMENDATIONS:

Hire an additional staff member who is specially trained in agricultural production and marketing. This person would help train both field staff and villagers accompanied by the local CSDP extension worker as part of a mobile training team.

FINDINGS:

Field extension staff visit villages so often that they frequently have little or no additional information to provide the villagers. The visits become mainly social occasions. Then when the extension worker does have a new idea to suggest, his ideas are not always considered seriously: the well-known problem that familiarity breeds contempt. Authority of field extension workers appeared to be commensurate with their responsibilities. The field workers made a special effort during monthly visits to stay with less well-to-do bank members rather than always at the house of the bank committee chairman in order to get a better understanding of the problems and needs of all bank members.

RECOMMENDATIONS:

Field extension staff visits should be made for a specific purpose rather than just to fraternize. Fewer visits per villages, with specific objectives for each visit would be more effective. CSDP should stress quality rather than quantity of field visits. (See recommendation above regarding mobile training teams.)

(2) To assist rice bank co-operatives with the construction of rice storage facilities.

FINDINGS:

In all villages surveyed storage facilities for rice or fertilizer had been constructed with financial and technical assistance from the project. In nearly every instance, the project assisted storage facility was as good or better than other storage facilities in the village, although maintenance of facilities was somewhat better in some villages than in others.

Villagers indicated that they had supplied the labor and, in some cases, part of the materials used in the construction of the facilities. This seemed to make the villagers feel that the facilities were "theirs" rather than a free gift from outsiders.

RECOMMENDATIONS:

Provide training and technical (NOT financial) assistance with maintenance of storage facilities.

FINDINGS:

In one instance, the size of a rice storage facility appeared to be too small.

RECOMMENDATIONS:

Review the adequacy of storage capacity of facilities periodically.

- (3) *To provide information and training in bookkeeping, management, and agriculture to ensure the successful continuation of the co-operatives.*

FINDINGS:

All rice and fertilizer bank committee treasurers surveyed had received formal training from CSDP on bookkeeping methods. Most committee chairmen had also received formal training on management of co-operatives. Training of fertilizer bank members on the proper use of fertilizer and pesticides had been accomplished. However, training of rice bank members on various aspects of agriculture was rather less universal.

Bookkeeping in most villages surveyed was in need of improvement. In some cases (see village summaries), even basic data on rice/fertilizer bank operation could not be gleaned from existing records.

RECOMMENDATIONS:

to the extent possible, provide training to one tribal group at a time, with training given in their own language. Where not possible, use the northern dialect rather than academic Central Thai.

Where appropriate, designate two villagers to be the local "experts" in a new agricultural area. Provide them intensive training, then monitor them as they train other villagers.

Develop a standardized accounting method to be used by all groups for account keeping, including preparation of annual summaries of group activities, e.g., amounts of rice borrowed, amount repaid, etc.. This will not only improve the ability of each group to manage its resources, but it will also make it easier for CSDP project staff to quickly identify groups having operational problems so corrective action can be taken.

Provide continuing training on accounting methods, particularly for groups where a new treasurer takes office.

Encourage groups to provide some compensation to the treasurer for his efforts. He should not be expected to donate his services for free.

- (4) To provide soft loans to purchase initial stocks of fertilizer and equipment necessary to start fertilizer banks.*

FINDINGS:

Villages surveyed made good use of soft loans from CSDP to establish fertilizer banks. They often also used some of the funds to purchase pesticides. As villagers generally already used both fertilizer and pesticide before the advent of CSDP, the major changes for them were the price paid for the commodities and the ease with which they could be acquired. In not a few villages, farmers would have to borrow money from a local money lender to purchase fertilizer at an interest rate of 4% to 5% per month. Often these loans included an obligation to sell the crops to the money lender at reduced prices. In addition, farmers formerly had to hire transportation to and from a local town to obtain their commodities. With the advent of the fertilizer banks, they were able to pick up needed supplies right in their own village.

There were some instances where a few bank members were dissatisfied with the operation of the bank, but these were few and the complaints were minor, e.g., that the person purchasing the fertilizer for the bank did not buy the correct brand of fertilizer.

As all fertilizer bank loans had to be repaid in cash, there was no problem with repayment due to low crop yields, and in general most members paid their debts in full and on time. Interest rates charged varied from village to village and were difficult to compute as they also included the cost of transportation of the fertilizer to the village, but they seemed to average around 2% to 3% per month for the three or four months of the loan, or about 6% to 12% of the value of the fertilizer.

Repayment of soft loans to CSDP was accomplished by all villages in a timely manner, with some repaying in five yearly installments, others repaying the entire loan in four years.

RECOMMENDATIONS:

Responsibility for purchasing and transport of fertilizer should rest with the fertilizer bank members. CSDP should have only an advisory role.

CSDP might consider spot checking fertilizer quality to insure that villagers are not receiving adulterated product.

- (5) To assist tribal villagers in the marketing of agricultural products.*

FINDINGS:

No assistance to villagers in the marketing of agricultural products was observed at any of the surveyed villages. Villagers either sold their produce to merchants who came to the village or hired transport to take their crops to the local market.

RECOMMENDATIONS:

CSDP should monitor marketing practices in project villages to identify instances where merchants or middle-men are taking undue advantage of villagers. In these cases, training members on how to market crops collectively could be beneficial. CSDP could check into alternative marketing strategies, e.g., selling to frozen or processed food companies.

(6) To teach and encourage good stewardship of one's own and others' resources.

FINDINGS:

No direct formal teaching of good stewardship of one's own and others' resources was observed, but informal training of villagers on the concepts of good stewardship permeated all project activities. The very activities themselves, rice banks and fertilizer banks, teach villagers to steward their limited resources appropriately.

One exception is the basic loan given to start the rice/fertilizer bank project which is provided interest free. In the beginning of CSDP when the concepts of the program were still unproven and risks to villagers were relatively high, interest free loans may have been appropriate. Now that the rice bank/fertilizer bank program establishment methodology is well developed, charging interest for the initial start-up loan may be appropriate.

Stewardship of CSDP project resources could benefit from some re-evaluation. The fact that this project review has been undertaken is a good indication that that need has been realized and is being acted upon.

RECOMMENDATIONS:

Continue training villagers on stewardship by the example set by CSDP field extension staff.

Suggest to village groups (where there are sufficient literate members) that written minutes of bank committee meetings be maintained. This will help insure that decisions reached are acted upon and will facilitate CSDP to follow-up and identify areas where additional assistance is needed.

In villages where the rice bank has more than sufficient rice for loans, suggest that the excess rice be sold and the profits used for a village revolving fund.

Gradually reduce the number of assistance visits to villages as their bank activities become more well established.

To free CSDP resources for use in other areas, project staff should establish criteria for "graduation" of present project villages, i.e., those which could continue to operate on their own. To encourage villages to want to be "graduated," provide the village group with a "Certificate of Achievement" each year that they meet certain goals, e.g., increased membership, all loans to members repaid, etc. Villages which

have repaid all loans to CSDP and which have at least three years of consecutive "Certificates of Achievement" could then be given formal "Graduation Certificates."

If villages which should be "graduated" feel they need continued CSDP staff visits, the project should charge the bank committee for part of the cost of the visits.

2. *To what extent are CSDP activities meeting the needs of the target group, e.g., training, marketing, rice banks, fertilizer banks, paddy rice funds?*

FINDINGS:

Many of the villages surveyed were just beginning to feel a real squeeze in terms of available land in the last few years. The average family size of surveyed villages indicates a rather high rate of population increase, all competing for limited land resources. That means that they are just now starting to use the same agricultural fields on a continuing basis rather than shifting and fallowing fields regularly. Without new production methods (or perhaps even with new methods) rice and other crop productivity per unit area is likely to decrease. The upshot is that hilltribe farmers will not long be able to continue in the "traditional" ways, but will have to find new means of making a living. Crops grown now are different from those grown a decade or so ago; in several of the villages visited family members had left the village either temporarily or permanently to work. The CSDP project activities, by helping villagers have enough rice to eat and reducing their cost of agricultural production, is helping ease the transition of the tribal people into their new way of life, whether it is a change in agricultural methods or a change to a non-agricultural profession.

On an individual basis, there are some households which are already having serious problems with rice production: they are borrowing more rice from the rice bank each year. In a short period of time, their entire year's rice production may not be sufficient to repay their loan from the previous year. This could have a serious negative impact on rice bank operation if they cannot repay their rice loans.

There were no similar problems of loan repayment observed with fertilizer bank operations: villagers without the resources to pay for fertilizer in a given year just didn't borrow fertilizer (or, as in the case of Jae De Kho, one individual who had had trouble repaying fertilizer loans in the past had ordered only a single bag of fertilizer which he felt sure he could pay for).

RECOMMENDATIONS:

Develop objectively verifiable indicators of project success, e.g., amount of rice in banks increasing, number of members increasing, etc. Similarly, develop monitoring methods to allow early identification of villages with potential bank problems, e.g., keeping a record of the amount of rice produced per household. Establish criteria indicating when villages will be ready to be "graduated" from the program.

Identify individual families which are having problems repaying rice bank loans or who are borrowing more rice each year. Try to help the village identify possible

means of extra assistance to these households. Where possible, suggest alternative income generating activities, e.g., mushroom growing. Training on mushroom growing is available from various sources including the Development and Community Services Division of the Payap Research and Development Institute.

FINDINGS:

Field extension workers had received education/training in a variety of academic areas including project management (from Mae Jo), poultry production, accounting, crop production, natural pesticide use, psychology and development of men and women's roles, small machines, fruit tree propagation, and general development methods. The majority of this education had been acquired prior to joining the CSDP staff.

RECOMMENDATIONS:

Provide opportunities and financial support for CSDP staff to obtain additional education and training/refresher training in areas related to CSDP objectives.

3. *To what extent are villagers being prepared to continue project activities when project assistance is terminated?*

FINDINGS:

Not all villages are being prepared in advance to deal with the additional funds (typically around 10,000 baht per bank) which will accrue to the fertilizer bank after loans to CSDP are repaid.

RECOMMENDATIONS:

CSDP field workers should begin an on-going discussion with bank members regarding disposition of funds which will accrue after termination of CSDP support. Several good plans for use of these funds have, however, been identified by CSDP staff, e.g., keeping half the additional funds in the bank. The other half of the additional funds could then be used to pay for transportation costs for fertilizer and for remuneration of the bank treasurer, with any balance remaining divided among bank members. These concepts should be developed and presented to the bank committees.

FINDINGS:

Villagers are not being adequately prepared to continue bank activities when the project is terminated. Although many of the villages surveyed were, in fact, reasonably able to continue rice/fertilizer bank operations without project support, CSDP had taken no action to initiate termination of that support. No specific time frame has been set for cessation of assistance in a given village, so from the villagers' viewpoint, CSDP seems like a project that will go on indefinitely.

RECOMMENDATIONS:

CSDP should develop a clearly stated policy regarding "graduation" of villages from the project, and this policy should be announced to all village groups. The policy can include a degree of flexibility, but it should be strictly adhered to. Present CSDP-

supported villages should be provided formal notice of project time tables, e.g., when CSDP will cease purchasing fertilizer for the village, when CSDP will cease monthly/semi-monthly village visits, etc.

FINDINGS:

Some villages referred to the rice or fertilizer bank in their village as the "CSDP bank" rather than referring to it as their own.

RECOMMENDATIONS:

Encourage villages to name their banks, either with the village name or an appropriately descriptive name such as "helping hand bank," etc.

FINDINGS:

The following table shows the most and least successful rice and fertilizer bank project as identified by CSDP staff members.

	MOST SUCCESSFUL	LEAST SUCCESSFUL
RICE BANK	Kwae Wua Dam Huai Eun Cha Yee Mae Cha Mae Kho Nai Huai Nam Yen Pha Tai	Obsuawaen Hua Na
FERTILIZER BANK	Mae Pun Lang Huai Madua Mae Ming Jae Dee Kho Nong Kheo	Huai Marang Wang Din Nong Jet Nuai Palapi Huai Khom

RECOMMENDATIONS:

Consider preparing the most successful villages for "graduation" from the CSDP program when their loans are repaid. Consider terminating support to the least successful villages. This would free more of the limited CSDP manpower and financial resources for providing assistance to other present and future villages.

4. *What changes in methodology, scope, etc., of the CSDP project should be considered if the CSDP project is to continue beyond its currently scheduled completion, e.g., development of credit unions, extension of larger value loans?*

RECOMMENDATIONS (METHODOLOGY CHANGES):

Concentrate project resources on those villages which are more rather than less difficult to reach as they will have more difficulty in transitioning to a new way of life than those villages with relatively easier access to the "outside world."

To the extent possible, concentrate on providing assistance to an entire watershed rather than to scattered villages. This would allow neighboring villages to give each other mutual support as well as reducing travel time of project field extension personnel.

Recruit members from successful rice/fertilizer bank programs to help teach new rice/fertilizer bank groups.

Conduct study tours for prospective rice/fertilizer bank programs to observe successful programs in other villages of the same tribe.

Encourage villages with successful programs to invite nearby villages to request CSDP assistance to establish similar programs. This would help reduce the geographic dispersion of CSDP project villages, and thus the amount of travelling done by project staff members.

Consider suggesting that rice bank loans be repaid either in cash or kind in villages where many rice bank members work as paid laborers and thus may not produce enough rice to repay loans in kind.

Establish and publicize specific preconditions for new villages to join the CSDP rice/fertilizer bank program, e.g., have established a village committee, have identified a site for the rice bank. Require villages to make formal application to CSDP to join the program.

The following recommendations are made to improve overall project operation and to improve staff morale: (1) provide a place in the headquarters office for field staff to receive guests, (2) maintain newspapers for field staff to read during monthly staff meetings, (3) provide medical insurance coverage for project staff and their families, (4) provide financial assistance for project staff who are pursuing educational programs related to project objectives.

RECOMMENDATIONS (SCOPE CHANGES):

Provide villagers assistance in obtaining Thai citizenship.

Provide training on alley farming with *Leucaena leucocephala* or Vetiver grass to help prevent erosion and maintain soil fertility over the long run.

Begin Mosquito Net funds: provide loans for purchase of *neem*-impregnated mosquito nets to kill malaria-bearing mosquitos and reduce the incidence of this disease in project villages.

If a village is able to establish a village revolving fund of a certain specified amount per household participating, the project could then provide matching funds on a loan basis (at a reasonable rate of interest). Profits from such a fund could be used for village development, e.g., construction of toilets, water systems, etc.

Teach proper land use, erosion control methods through education and construction of three dimensional watershed area maps.

Help develop irrigated paddy land where possible to increase rice yields, decrease erosion of sloping land.

Where possible, consider an integrated village scheme: one family specializes in raising pigs, one specializes in raising chickens, one specializes in raising fish, one specializes in raising cows for milk, one specializes in raising organic vegetables, i.e., a communal sharing concept. The Development Division, Payap Research and Development Institute can help planning this type of activity.

Help train village women on handicraft production, other income-generating activities including co-operative selling.

Help villages establish toilet funds so each household has a toilet. (This could be funded by the villages using their profits from rice/fertilizer banks.)

Initiate a simple health extension system in villages with no health facilities where selected villagers receive training in their own language and sufficient materials. Some health instruction audio tapes are available from the Thai-German Highland Development Project. The Development Division, Payap Research and Development Institute has helped other groups to prepare written health care material in tribal languages.

Annex 1:

Schedule of evaluation team team village surveys

9 May 1994 - Huai Eun
10 May 1994 - Lao Fu
10 May 1994 - Kwae Wua Dam
10 May 1994 - Obsuawaen
16 May 1994 - Jae Dee Kho
17 May 1994 - San Pa Rai
18 May 1994 - Huai Mafai
24 May 1994 - Huai Tong
25 May 1994 - Nang Kiet Hoi
26 May 1994 - Mae Pun Lang

PAYAP UNIVERSITY

Annex 2: Questionnaires

The following are the basic questionnaires used in preparation of this evaluation.

QUESTIONNAIRE FOR MEMBERS

EVALUATION OF ACTIVITIES OF RICE BANKS AND FERTILIZER BANKS OF THE COMMUNITY SPIRIT DEVELOPMENT PROJECT

1. GENERAL INFORMATION

Name _____ Village _____ Activity _____

- 1.1 How long have you lived in this village?
- 1.2 What cash crops do you grow?
- 1.3 Where do you sell your produce? How do you transport your produce and what is the cost of transport? How much did you make last year from your crops?
- 1.4 Do you have other income? (For example, from livestock or work as a laborer)
- 1.5 When was the (rice/fertilizer) bank established in your village? How long have you been a member?
- 1.6 What benefits do you receive for being a bank member?

2. INFORMATION ON THE RICE BANK/FERTILIZER BANK

A. USE OF THE BANK

- 2.1 Did you ever borrow from the rice/fertilizer bank and did you borrow each year?
- 2.2 If you did borrow, how much did you borrow, for what period and how much interest did you pay? (% interest for what period)
- 2.3 Who makes the decision on who may borrow from the bank?

B. KNOWLEDGE OF THE BANK

2.4 How often is there a meeting of bank members?

2.5 What is your role in the meeting? What subjects are discussed in the meeting?

2.6 Are members allowed to check on the operations of the bank? How?

2.7 Are you allowed to check the bank account books? Have you ever done so?

C. ATTITUDES TOWARD THE BANK

2.8 Are you satisfied with the activities of the bank or not? Why?

2.9 Do you have confidence in the bank committee or not? Why?

2.10 What role do CSDP staff members play in rice/fertilizer bank operation? How often do they visit the village?

2.11 What knowledge have you gained from CSDP staff members?

2.12 If CSDP staff members did not provide assistance, would the bank be able to operate?

2.13 What problems has the bank had? How were these problems solved?

2.14 Are you able to borrow rice or cash as much as you want? If not, how much would you like to be able to borrow?

2.15 Have you borrowed from projects other than CSDP? If yes, from where and at what interest rate?

3. FUTURE OF THE BANK

3.1 What improvements do you want made in the bank? What aspects of the bank do you not like?

3.2 What other activities would you like CSDP to help the village with?

QUESTIONNAIRE FOR NON-MEMBERS

EVALUATION OF ACTIVITIES OF RICE BANKS AND FERTILIZER BANKS OF THE COMMUNITY SPIRIT DEVELOPMENT PROJECT

1. GENERAL INFORMATION

Name _____ Village _____ Activity _____

- 1.1 How long have you lived in this village?
- 1.2 What position do you have in the village?
- 1.3 What cash crops do you grow?
- 1.4 Where do you sell your produce? How do you transport your produce and what is the cost of transport? How much did you make last year from your crops?
- 1.5 Do you have other income? (For example, from livestock or work as a laborer)

2. INFORMATION ON THE RICE BANK/FERTILIZER BANK

- 2.1 Do you have relatives who are bank members?
- 2.2 Have you ever been a bank member? If yes, why are you not a member? If no, why did you not apply to be a member?
- 2.3 What would encourage you to become a member?
- 2.4 Do you trust the bank committee or not? Why?
- 2.5 Have you ever had a problem with the bank? If yes, how was it resolved?
- 2.6 Have you ever borrowed rice or money from the bank?
- 2.7 What changes would you like to see in the management of the bank? What aspects of the bank do you not like?
- 2.8 Last year where did you borrow money from? How much did you borrow and at what interest rate?

QUESTIONNAIRE FOR BANK COMMITTEE MEMBERS

EVALUATION OF ACTIVITIES OF RICE BANKS AND FERTILIZER BANKS OF THE COMMUNITY SPIRIT DEVELOPMENT PROJECT

1. GENERAL INFORMATION

Name _____ Village _____ Activity _____

How many years ago was this village established?

Does the village have: electricity () running water () paved road ()

- 1.1 How long have you lived in this village?
- 1.2 What position do you have in the village? (Such as village headman/committee member)
- 1.3 How many bank committee members are there?
- 1.4 Who is the bank treasurer?

2. OPERATION OF THE RICE/FERTILIZER BANK

A. BASIC BANK OPERATION

- 2.1 Describe the beginning of the bank in your village. (How many members/reason the bank was established/amount of rice initially/amount of money initially)
- 2.2 How did villagers decide to establish a rice/fertilizer bank?
- 2.3 How are bank rules promulgated and what are those rules? Which of these rules has been a problem to carry out in practice?
- 2.4 At present how many members are there? How many are Christian, Buddhist, Animist?
- 2.5 What is the membership fee? What benefits to members receive for their fee?
- 2.6 How many times was a bank meeting held in the past year?
- 2.7 What do you do if members do not attend meetings?
- 2.8 What do you do if members do not repay loans? How often does this occur?

- 2.9 Who is responsible for decisions on lending rice/fertilizer?
- 2.10 What is the present condition of the rice/fertilizer storage facility?
- 2.11 What activities are there in this village which are similar to the bank?
- 2.12 Have you actively sought new bank members? Why or why not?
- 2.13 How do you feel about the committee operation and the ease/difficulty of operating?
- 2.14 What training have committee members received from CSDP?

B. PROBLEM SOLVING

- 2.15 What do you do if a member dies or moves away from the village before repaying a loan?
- 2.16 Do you have any problems with non-bank members? What is the attitude of non-members toward the bank?
- 2.17 What do you think can be done to make bank operation even better?
- 2.18 How do you help households which do not have enough rice to eat?
- 2.19 Where is fertilizer purchased? How is it transported and at what cost? Does CSDP assist with purchase and/or transportation?

3. THE FUTURE OF THE BANK

- 3.1 At present can the bank operate without CSDP assistance? If assistance is still needed, in what areas?
- 3.2 What other activities would you like CSDP to help the village with?

QUESTIONNAIRE FOR CSDP FIELD STAFF

EVALUATION OF ACTIVITIES OF RICE BANKS AND FERTILIZER BANKS OF THE COMMUNITY SPIRIT DEVELOPMENT PROJECT

Name _____ Tribe _____

Languages spoken _____

1. DUTIES AND RESPONSIBILITIES

- 1.1 How long have you worked for CSDP?
- 1.2 How many villages are you responsible for and in how many provinces?
- 1.3 Do you have a prepared monthly or annual schedule?
- 1.4 How often do you visit each village?

2. ESTABLISHING BANKS IN NEW VILLAGES

- 2.1 How do you identify villages that could join the CSDP project?
- 2.2 What criteria do you use in determining what villages should receive project assistance?
- 2.3 How do you decide to establish a rice bank or a fertilizer bank?
- 2.4 What are the major differences between villages with rice banks and those with fertilizer banks?
- 2.5 What is your role in creating a new rice bank or fertilizer bank?
- 2.6 What is your role in establishing bank operating regulations?

3. FIELD ACTIVITIES

- 3.1 What are your main duties in the field?
- 3.2 How do you check on the operation of bank committees?
- 3.3 What are your feelings regarding the relationship between committee members and villagers? (1.14)
- 3.4 What are the main problems you encounter in the field and how do you deal with those problems? (1.15)

- 3.5 Which village do you feel is most successful? Which village is least successful?
- 3.6 How do you determine when a village needs reduced CSDP assistance? How do you determine when a village can operate without CSDP assistance?
- 3.7 What recommendations do you have for improving operations in the field?
4. HEADQUARTERS ACTIVITIES
- 4.1 What are your main duties in the headquarters office? What role do you have in planning your monthly/annual schedule of activities?
- 4.2 What is your relationship with other CSDP staff members and senior project staff? What difficulties do you have in operating with these people?
- 4.3 What are the main problems you encounter in the headquarters office and how do you solve those problems?
- 4.4 What recommendations do you have for improving operations at the headquarters office?
- 4.5 To what extent do you cooperate with other related development projects?
5. TRAINING
- 5.1 What training have you received from CSDP and was this training sufficient?
- 5.2 Do you feel that you have sufficient knowledge to train bank members? If not, what additional training would you like?
6. THE FUTURE OF CSDP
- 6.1 In addition to activities mentioned above, what other changes in CSDP operation would you recommend?
- 6.2 What additional extension activities should be included in the project and what assistance would you need to accomplish those activities?
- 6.3 What additional cooperation between CSDP and other development projects would you recommend?
- 6.4 Are there any other suggestions or comments you would like to make regarding CSDP?