

PD-ABJ-725

ISN 91349



BEST AVAILABLE COPY



**CONSEJO
MUNDIAL DE
COOPERATIVAS
DE AHORRO
Y CREDITO**



**WORLD
COUNCIL
OF CREDIT
UNIONS, INC.**



**CONSEIL
MONDIAL DES
COOPERATIVES
D'EPARGNE ET
DE CREDIT**

PD-ABJ-725

asn 91349

FINAL REPORT
OF WORLD COUNCIL OF CREDIT UNIONS, INC.'S
EDUCATION AND TRAINING ADVISOR

CREDIT UNION DEVELOPMENT PROJECT

CAMEROON

Larry Frankel
February, 1986

TABLE OF CONTENTS

A. Executive Summary.....Page 1

B. Introduction.....Page 5

C. Situation At The Time Of The Advisor's Arrival.....Page 10

D. Member Education.....Page 15

E. Accomplishment Of The League Education Department
From October, 1983 To December, 1985.....Page 18

F. Member Education.....Page 23

G. What Was Not Accomplished Due To Changes In The
Plan Or Insurmountable Constraints.....Page 28

H. Recommendations For The Future.....Page 31

Appendix 1 - Education And Training Advisor's Job
Description.....Page 35

EXECUTIVE SUMMARY

The World Council of Credit Unions, Inc., (WOCCU), with financial assistance from the United States Agency for International Development (USAID), is currently assisting the development of the credit union movement in Cameroon through the Cameroon Cooperative Credit Union League Ltd. (CamCCUL).

The overall purpose of the project is institutional development; that is, assisting CamCCUL and the individual credit unions that it represents achieve technical and financial self-sufficiency.

Historically, well planned and well defined training programmes have been major components of successful credit union development throughout the world. In recognition of this fact, four of the project's nine objectives deal directly with education and training: development of a member education programme, training of fieldworkers in central services, personnel management, and preparation of standardized operating manuals.

Much was accomplished in the area of member education from the beginning of the project in 1981 to the writing of this report (January, 1986). A total of 129 seminars were held, at which over 2,800 credit union officials were trained. In addition, credit union fieldworkers provided on-site education to over 500 Board Members in more than 80 credit unions. This represents a new form of educational assistance on the part of the League. Five separate one-day seminars were also held for the League Board of Directors during this period.

Not only has the quantity of training provided continued to increase, the quality of training has improved as well. This is due to the fact that CamCCUL is now providing objectives-based training to meet identified training needs, following a documented training approach.

Four training needs assessments were carried out during the course of the project; two for credit union bookkeepers and officials, one for League staff and one for the League Board of Directors.

An interesting conclusion of the training needs assessments was that a clear, direct connection exists between attendance at CamCCUL seminars and credit unionist self-confidence and ability to perform their tasks. In turn, there is a demonstrated connection between officials' self-confidence and ability to perform their tasks and the performance of their credit unions. Simply put, CamCCUL seminar training yields stronger, healthier credit unions.

In addition to CamCCUL training credit union officials at seminars, individual credit unions educate their own members on credit union principles. CamCCUL supports the member education efforts of its affiliates through a training of trainers approach. This includes up-grading the skills of credit union education committees; training

field staff to support member education efforts in individual credit unions; and continuing to produce member education materials.

These materials include posters, brochures, slide-tape presentations, radio programmes, calendars, film shows and newsletters. Many of these materials are available in both English and French.

Training of fieldworkers in central services is done primarily at seminars. Five staff seminars have thus far taken place during the project. They generally have been one week in duration and have covered such subjects as auditing, planning, budgeting, ratio analysis, etc. Several staff meetings/workshops on growth of the Cameroonian credit union movement are discussed.

League staff has also been trained externally. The League manager received his MBA from American University in Washington, D.C. and other members of staff received training in Senegal, Nigeria, Kenya, Holland and England.

The project mid-term evaluation team surveyed credit unionists for all areas of the project's operations. Those surveyed showed a clear understanding of the fieldworkers' duties. They furthermore expressed satisfaction that the fieldworkers were successfully performing these duties. This is an indication that fieldworkers have been well trained in central services.

As early as 1978, CamCCUL started to draft operations manuals to document some of its standardized policies and procedures for easy reference by credit unionists. Completion of these manuals, their printing and distribution is one of the project objectives.

At the time of the writing of this report, several manuals had already been distributed including: Accounting, Auditing, Promotion, and Education and Training. Final drafts also exist for manuals and policy guides on: Loan Policy and Procedures, Loan Delinquency Control, Internal Auditing and Formation of a Credit Union. These will be printed and distributed by the end of the project in both French and English.

Despite the impressive amount of documentation produced, progress in the area of preparation of manuals has been slower than had been hoped. There are several reasons for this: lack of secretarial staff, difficulty of getting drafts reviewed due to busy schedules on the part of senior staff and the lack of adequate printing facilities. Translation of manuals has also been slow due to lack of a good translator. Fortunately, many of these constraints have been overcome and the documentation process has been speeded up.

Much has been accomplished in the area of skill-transfer from WOCCU's Education and Training Advisor to his counterpart, CamCCUL's Education Officer. The Education Officer has already demonstrated proficiency as a manager and administrator of training.

However, he still needs to up-grade his skills as a curriculum developer and learning specialist. These skill deficiencies are due in large part to other periodic demands on the Education Officer's time by CamCCUL resulting in his not working with the Advisor as much as either would have liked. The Education Officer is, by necessity, a fieldworker and thus spends much of his time in audits, inspections and special assignments unrelated to his educational duties.

The rest of the Education Officer's time is taken up teaching at, and managing seminars. While this accounts for his skills as a manager and administrator of training programmes, it leaves him little time to do long-range planning or develop materials. While the Advisor was in the League office conceptualizing an overall training programme, the Education Officer was often involved in the day-to-day operation of training.

The League is clearly aware of this problem. They hope to create a position for an Assistant Education Officer which will free the Education Officer to deal with the "big picture". Further training for the League Education Officer is also recommended.

RECOMMENDATIONS

1. League education efforts must be maintained and expanded.
2. Efforts must continue to be made to make training more participatory and objectives-based.
3. The League Education Officer must observe seminar classes taught by other instructors.
4. Further specialized training must be provided to the League Education Officer.
5. Training needs assessments must be conducted on a regular basis.
6. Continued contacts need to be made between League management and the management of large corporations served by employees credit unions.
7. Seminars for credit union officials should be organized on a chapter basis.
8. A francophone seminar coordinator is necessary to work with the League education department.
9. Continued emphasis needs to be placed on training of the education and supervisory committees.

10. An attempt should be made to produce another film to supplement "Credit for Kikaikelaki."

11. Faster and better translation is necessary for League manuals and educational materials.

12. Planning and budgeting are two subjects which need to be stressed in seminars for presidents.

13. Transportation must remain available to the League education department.

14. The League must find ways to avoid constantly training the same people.

15. Bookkeeping seminars should be divided into two levels rather than three.

16. There must be efforts on the part of the League to implement the concept of impact evaluation.

INTRODUCTION

In 1980, USAID/Cameroon, the World Council of Credit Unions (then through the Credit Union National Association's Global Projects Office), the Konrad Adenauer Foundation, The United States Peace Corps and the Organization of Netherlands Volunteers agreed to assist CamCCUL in the implementation of its Five-Year Development Plan (1980-1984). The Credit Union Development project resulting from this collaboration began a year later in 1981.

The technical assistance provided for by the project included three technicians from the World Council of Credit Unions, Inc. to serve as advisors to the League: a Management Advisor; an Agricultural Credit Advisor and an Education and Training Advisor.

The following report is a summation of the Education and Training Advisor's twenty-seven months of service with the League, and the state of League training efforts within that period.

After consultation with the League Manager, the Project Manager and the Management Advisor, it was decided that the report would be organized according to the following outline:

What the League education department was expected to do according to the project document;

A pre-commencement assessment of the situation at the time of the advisor's arrival;

What was accomplished by the League during his tenure;

What was not done due to changes in the plan or insurmountable constraints; and

Recommendations for future improvements in League educational efforts.

It is hoped that this report may help CamCCUL's Manager and Education and Training Officer fulfill the remaining educational requirements of the project and provide the training and promotion necessary to meet the expansion and sophistication of services mandated in the League's second five-year plan (1985-1989).

Expectations of the Education Department Based on the Project Agreement

The project agreement lists nine major objectives. Four of these objectives are primarily the responsibility of the education department:

Objective I, Development of a Member Education Programme;

Objective III, Training of Fieldworkers in Central Services;

Objective V, Personnel Management; and

Objective IX, Preparation of Manuals.

These four objectives are summarized below.

Development of a Member Education Programme

The project design essentially describes this objective as the training of credit unionists (i.e. primary society officers) in the adequate performance of a number of processes. The project document states: "As a result of formal and on-the-job training provided by CamCCUL, at least 450 credit unionists from the then-existing 144 credit unions will demonstrate the ability to adequately perform the following processes consistent with the minimal outcome statement for each:

Bookkeeping, including financial statement preparation;

Preparation and use of operating budget;

Credit Policy and Procedures;

Basic financial statement and statistical analysis;

Use of interest tables and formula to calculate interest due on loans, the amount of installments, dividends on members' shares, and interest on members' savings;

Membership and Savings Promotion;

Office Management;

Risk Management (Insurance) Programme Compliance;

Loan Monitoring and Collection Techniques; and

Conducting of Internal Audits by Supervisory Committees.

Precedent to achievement of this objective:

1. CamCCUL will identify all steps and procedures required to achieve the minimal outcome for the processes specified;

2. CamCCUL will develop and document a systematic training approach suited to both formal and on-the-job training for credit union leaders; appropriate training packages, including objectives, training plans and pre- and post-evaluations will be developed for each process; and

3. All CamCCUL fieldworkers will demonstrate the ability to conduct training using the CamCCUL approach, success being measured by trainee ability to meet stated objectives."

According to the project proposal, prior to 1980, CamCCUL had not yet developed a coherent training methodology or training manuals, staff was insufficiently knowledgeable in effective training techniques and few training materials had been developed.

Further, it appeared that most past training had centered on the history, theory and principles of credit unions, rather than on critical management tasks such as bookkeeping, financial management, loan policies and procedures, internal auditing, etc. Therefore, emphasis was to be placed on training primary society officers in the specific technical skills necessary for the smooth operation of a credit union.

There was also a general agreement at all levels of CamCCUL at the time, that major problems in the credit union movement, such as loan delinquency and inactive membership, could not be solved without increased emphasis on educating the general membership. This emphasis on membership education was an additional focus of objective I.

Training of Fieldworkers in Central Services

The project document states that:

"As a result of formal and on-the-job training by senior CamCCUL staff, by the end of the project, CamCCUL fieldworkers will demonstrate the ability to perform the following processes consistent with the minimal outcome statement for each:

Periodic Inspections;

Annual Audits;

Evaluation of Credit Union Performance;

Risk Management Programme Operations; and

Evaluation of Loan Applications from Affiliates."

At the time the project document was being written, most of the League's field staff were relatively new, and hence to varying degrees inexperienced in such matters as auditing, financial analysis, credit policies and procedures, promotion and other skills essential to the effective execution of their duties. Therefore, training of fieldworkers became an important part of the project design. CamCCUL expected that the fieldworkers should be trained to be the primary service link between the League and member credit unions.

Personnel Management

According to the project document:

"By the end of year two of the project, CamCCUL will develop and document, in the form of an employees' policies and procedures manual, a personnel system including, at a minimum, policies and procedures related to:

Position identification;

Development and format of job description;

Position grading;

Salary scale and benefits establishments;

Performance appraisals;

Skill assessment and staff development; and

An incentive system to promote quality work."

At the time of the drafting of the project proposal, CamCCUL's recruiting and selection procedures were judged to be adequate. However, personnel management continued to need improvement. It was decided that "a modern personnel system needed to be developed and documented, based on objective performance standards." The development of such a personnel system is the focus on this objective.

Preparation of Manuals

The standard mentioned in the project document for this objective is:

"During the project period, CamCCUL will complete development and documentation in French and English of operating manuals for at least the following credit union operations systems:

Bookkeeping;

Budgeting;

Credit Policy and Procedures;

Membership and Savings Promotion; and

Internal Auditing (A standardized, step-by-step audit programme for supervisory committee members to complete).

All credit unions and discussion groups will obtain copies and instruction in their use during the course of CamCCUL's Membership Education Programme."

During its first decade, CamCCUL developed and trained credit union staff and officials in the use of standardized operating policies and procedures. The purpose of these standard operating policies and procedures was to assure a minimum level of competence in all credit unions, as well as to facilitate auditing and comparability.

The systems which had largely been developed and implemented by the beginning of the project included bookkeeping, credit policy, meeting procedures, and internal auditing. However, it was felt that credit union staff and officials needed reference manuals to guide them between visits of CamCCUL staff.

During 1978, therefore, CamCCUL started to draft manuals documenting some of these standardized policies and procedures. Completion of final drafts of these manuals, their printing and distribution to credit unions became one of the project objectives.

The above is a summary of the four project objectives which are the responsibility of CamCCUL's Education Department: The Education and Training Advisor's personal responsibility for achievement of these objectives is summarized in his job description which appears as Appendix 1 to this report.

SITUATION AT THE TIME OF THE ADVISOR'S ARRIVAL

CamCCUL has invested most of its resources and manpower in education and training over the years. Thus, much was accomplished towards the achievement of the four objectives set for the League Education Department prior to the arrival of the Education and Training Advisor. A summary of the situation at the time of the Advisor's arrival is set out below.

Development of a Member Education Programme

In the three seminar training seasons immediately prior to the Advisor's arrival, CamCCUL conducted 63 seminars at which a total of 1,617 people were trained. These totals do not include SFPC seminars or seminars and workshops for the League Board of Directors. Table I below, details these figures on a yearly basis.

Table I

<u>Year</u>	<u>Number of Seminars</u>	<u>Type of Seminar</u>	<u>No. of Persons Trained</u>
1981	8	Bookkeepers	223
	17	Presidents & Committees	332
	—		—
	25		555
1982	5	Bookkeepers	204
	12	Presidents & Committees	320
	—		—
	17		524
1983	7	Bookkeepers	165
	14	Presidents & Committees	373
	—		—
	21		538

The number of seminars held and the number of people trained during this period is impressive. It is particularly remarkable since CamCCUL has only one employee whose primary responsibility is training (the Education and Training Officer), and during much of the 1983 seminar season he was in the United States on participant training.

This means that much of the responsibility for seminars was assumed by CamCCUL fieldworkers whose primary duties are audits and inspections. Despite this, the quality of much of the training was quite good.

When he arrived in Bamenda in October of 1983, the Education and Training Advisor went through files on seminar lesson plans, handouts, and evaluations. He also traveled in most geographical areas of CamCCUL's operation speaking extensively with seminar participants, both trainers and trainees. In each case the indication was that the training had been at least adequate.

One important element that appeared to be missing, however, was an appropriate overall plan to meet identified training needs. Such a plan would assure that training takes place systematically and follow a documented training approach rather than piecemeal.

The Education and Training Advisor, therefore, identified the following five tasks to be accomplished in the area of seminar training:

1. Completion of a task analysis and training needs assessment for all potential training groups;
2. Prioritization of those essential technical skills that could be addressed by CamCCUL training;
3. Design of an overall plan/schedule to meet the identified needs;
4. Design of lesson plans and other training materials needed to carry out the training; and
5. Establishment of monitoring/evaluation techniques to measure the impact of CamCCUL training.

Completion of a Task Analysis and Training Needs Assessment

It was clear at the time that CamCCUL's seminar training needed to become more technical in nature. As more credit union officers clearly understood credit union and cooperative principles, increasing emphasis needed to be placed on producing officials with specific technical skills and credit committee chairmen who could deliver lectures on credit union topics and design education materials etc.

Much of CamCCUL's seminar efforts, at the time, still focused on the theory and principles of credit unions rather than on objectives-based training.

Prioritization of Those Essential Technical Skills That Could Be Addressed by CamCCUL Training

Ideally, CamCCUL would have the resources to do all the training it wanted or needed. At the time, however, this was not the case. The Konrad Adenauer Foundation (K.A.F.) had, for the previous several years, provided grants to CamCCUL to offset the cost of management training seminars held for credit union officials. By 1983, K.A.F. had decided to significantly reduce its assistance for 1984 and eliminate it altogether in 1985.

Although CamCCUL was willing to pick up some of the costs itself, the League was faced with a situation in which they either had to do the same amount of training with far less funds, or choose the training which was essential and cut back or eliminate the rest.

A related issue was the availability of capable staff to carry on the training. Given the many duties of the Head Office Staff, it was not possible for them to act as full-time trainers. Likewise, several members of the field staff expressed that they were so busy doing auditing and supervision that they had no time for educational duties.

A clear, realistic decision needed to be made by the League as to what percentage of the staff's time would be devoted to education. Prioritized training needs would allow them to use their staff's time and capabilities most effectively.

Design of an Overall Plan/Schedule to Meet the Identified Needs

Planning and logistics are essential to the success of any training programme. Without good planning and logistics, even the best training techniques may fail to work effectively. Activities which form part of this planning process include:

Choice of the dates and locations of the seminars to be taught;

Confirmation of the availability of the seminar site;

Designation of instructors and their preparation of required course materials such as lesson plans, visual aids, handouts, etc.;

Reproduction or duplication of the materials produced;

Procurement of necessary supplies and equipment;

Preparation of a training budget; and

Notification of trainees.

The Education and Training Advisor had hoped that working together with CamCCUL's Education Officer in a counterpart relationship, he could transfer some of the organizing, planning, budgeting, time management and communication skills necessary to design an overall training plan.

However, the League Education Officer was not truly available to work with the Advisor in a counterpart relationship at the time. Upon his return from the United States, the Education Officer began to serve as the Acting League Manager, replacing the Manager who was then himself in the United States for training. In this capacity, he was so busy that he had very little time left over for his educational duties.

The Education and Training Advisor, therefore, began to request that the League appoint another staff member to work with him for the purpose of skill-transfer.

Design of Lesson Plans and Other Training Materials Needed to Carry Out Training

Lesson plans, handouts and other training materials existed in abundance prior to the Advisor's arrival. However, many of these materials were somewhat academic in tone and at a level of language that was inappropriate to the trainees.

It was suggested, therefore, that new materials be designed in a workshop situation at a staff seminar on education. Having materials designed in this way, was seen as having several possible advantages:

Materials would be developed that reflected the cumulative knowledge of the entire staff instead of one or two people;

By working together in small groups at the workshop, participants would have the opportunity to share ideas and learn from each other;

Each staff member would leave the workshop with a set of materials he or she helped design so that they could all feel comfortable using them; and

The staff could be given practice in designing materials other than standard lectures, so they could begin to vary the type of instruction they were providing.

Establishment of Monitoring/Evaluation Techniques to Measure the Impact of CamCCUL Training

The seminar evaluation forms used by the League at this time generally asked simple questions like which sessions the participants liked most, the quality of lodging and food, and whether or not the material learned would help the participants in their work. While an effort

was made to analyze the responses, the information gathered in this fashion was not necessarily useful.

The Advisor hoped to initially introduce the concept of evaluation coming directly from the training objectives and learning activities, i.e.;

Training Objective - Trainee will be able to do XYZ;

Learning Activity - Trainee practices XYZ; and

Evaluation - Trainee does XYZ.

Eventually, he hoped to introduce the concept of "impact evaluation" following-up the trainees in the field through observation of their work, analysis of their records and documents, and monitoring trends and patterns in their credit unions. In this way, the success of training would only be measured by the improved performance of the credit unions.

MEMBER EDUCATION

Primary responsibility for educating the general membership in Cameroonian credit unions lies with the chapters and individual credit unions themselves rather than with the League.

Most of the education efforts seen by the Advisor upon his arrival were in the area of promotion and the recruitment of new members. This promotion was carried out in some ingenious ways: skits, dances, football matches, parades, tee shirts, calendars, film shows, etc.

As admirable as these efforts were, it was clear that problems such as loan delinquency and inactive membership could not be solved until more effort was expended on educating people who were already members of credit unions on such subjects as credit union controls, the importance of attending general meetings, loan policy, etc.

It was decided that the League would assist the member education efforts of chapters and credit unions in the following ways:

Up-grading the skills of Education Committees;

Training field staff to support the member education efforts of individual credit unions; and

Continuing to provide member education materials such as manuals, brochures, slide-tape presentations, posters, radio programmes and newsletters.

By the time the Advisor arrived in Cameroon, CamCCUL had already developed the following education and promotion materials:

18 credit union posters in both English and French;

A slide-tape programme on credit union controls;

An accounting manual;

An auditing manual;

A brochure on "What is a credit union?"

Radio broadcasts; and

Newsletters.

Training of Fieldworkers in Central Services

Formal training for fieldworkers had generally taken place at staff seminars. During the project's first year, 18 CamCCUL staff members attended a seminar which dealt with the following processes: periodic inspections, annual audits, evaluations of credit union performance,

risk management programme operations, and evaluation of loan applications from CamCCUL affiliates.

A second seminar with the same number of participants was held in August, 1982, and a third, with twenty-three participants was held in April, 1983. The 1982 and 1983 seminars stressed not only technical information, but it stressed the fieldworkers' role in credit union education as well. This was the beginning of CamCCUL's "training of trainers" approach.

Another method by which the League had attempted to up-grade the skills of its staff was by sponsoring overseas training for four senior staff members.

The Central Finance Officer attended a nine-month Diploma course in Cooperative Accountancy and Financial Management at Loughborough University in England, the Fieldwork Supervisor for the Southwest Province attended a nine-month Diploma Course in Cooperative Development and Management, the Education and Training Officer was then attending a four-month course at the Center for Cooperatives at the University of Wisconsin, Madison and the League Manager was studying for an MBA at American University in Washington, D.C.

Three members of CamCCUL staff and one of the League Board of Directors had also attended a total of six training programmes in Nairobi, Kenya sponsored by ACCOSCA. (See Tabel II below for details.)

Table II

Training Seminars and Workshops Sponsored by ACCOSCA
For CamCCUL Senior Staff and Elected Officials Prior
to Advisor's Arrival

<u>Title</u>	<u>Place</u>	<u>Type of Training</u>	<u>Dates</u>
1. Manager	Nairobi	Development of Accounting Manual	4 wks, 1982
2. Manager	Nairobi	Development of Auditing Manual	4 wks, 1983
3. Manager & President	Ibadan, Nigeria	Education Seminar and Biennial Meeting Meeting	1 wk, 1982
4. Central Finance Officer	Nairobi	Central Finance Seminar	1 wk, 1983

- | | | | | |
|----|-------------------------|---------|-------------------------|---------------|
| 5. | Risk Management Officer | Nairobi | Risk Management Seminar | 1 wk, 1983 |
| 6. | President | Kenya | Presidents' Workshop | 10 days, 1983 |

CamCCUL was also providing field visits by Head Office staff to assist fieldworkers on-the-job. Through the end of 1983 (shortly after the Advisor's arrival), one hundred and forty-four (144) such visits had been made. During these visits, CamCCUL Senior staff and advisors had instructed fieldworkers on solving specific problems and assisted them in the preparation of action plans.

Personnel Management

Prior to his departure for the United States, the League Manager had drafted ten of the fifteen job descriptions required. He had also designed a performance appraisal system and put it into operation. In addition, a policy decision was taken by the League Board of Directors on the zonal classification of staff, and the recruitment of staff on a management basis. That was the status of objective 5 upon the arrival of the Education and Training Advisor.

Preparation of Manuals

When the Education and Training Advisor arrived in Cameroon, he found a great deal of information in CamCCUL's files about a variety of credit union operations. Often there were several documents written at different times and by various people on a single topic. Occasionally, a credit union operating procedure was not documented at all and had merely arisen from common practice.

The first two manuals were completed before the Advisor's arrival. These manuals were on accounting and auditing. They were written by the League Manager in a workshop situation at ACCOSCA in Nairobi.

**ACCOMPLISHMENTS OF THE LEAGUE EDUCATION DEPARTMENT
FROM OCTOBER, 1983 TO DECEMBER, 1985**

Much was accomplished by the League Education Department during this twenty-seven month period. A summary of these accomplishments by objective appears below.

Development of Member Education Programme Seminars

In 1984 and 1985, CamCCUL conducted a total of 66 seminars at which 1,186 participants have been trained. These figures do not include SFPC seminars, staff seminars, or seminars and workshops for the League Board of Directors. Table III details these figures on a yearly basis.

Table III

Credit Union Education Seminars 1984-1985

<u>Year</u>	<u>Number of Seminars</u>	<u>Type of Seminar</u>	<u>No. of Pers. Trained</u>
1984	9	Bookkeepers	162
	23	Presidents & Committees	470
	33		632
1985	6	Bookkeepers	125
	27	Presidents & Committees	429
	33		574

This represents a substantial increase in seminar training over the previous two years both in the number of seminars held and the number of people trained. In addition, fieldworkers provided on-site education for over 500 Board Members in more than 80 credit unions. This was the first time this form of education was provided by the League.

The idea was that rather than bring three or four members of a credit union's Board of Directors in for separate seminars at centralized locations, the entire Board could be trained as a unit where they usually work. The League now plans to expand and continue these one day seminars on a biannual basis to correspond with the election of new Boards of Directors.

Separate one-day seminars were also held for the League Board of Directors on the following topics:

The development of national and regional structures;

The productive credit study;

The central liquidity facility study;

The electronic data processing study; and

Planning.

An additional three-day seminar was held for the League Board on such subjects as financial management, risk management and education.

In the area of member education, five members of each credit union who have not yet attended seminars are now attending one-day training sessions on a sub-chapter basis.

Not only did the quantity of training provided increase during this period, the quality of training improved as well. This is due to the provision of objectives-based training to meet identified training needs and following a documented training approach.

Completion of a Task-Analysis and Training Needs Assessment

The first step in identifying training needs, involved League Management and senior staff deciding what each potential training group needed to be able to do. A list of tasks was generated for credit union presidents, bookkeepers, education committee chairmen, supervisory committee chairmen, credit committee chairmen, League staff, and the League Board of Directors.

Once it was decided what these groups should be able to do, studies were designed to determine what they could do. Four of these needs assessment studies were carried out. Two were for credit union bookkeepers and officials, one was for League staff, and one was for the League Board of Directors. Copies of all four documents are on file at the League Office. However, a summary of the major conclusions and recommendations appear below:

1. More emphasis needs to be placed on training the education and supervisory committees. This emphasis should be in the form of a) seminars of longer duration; b) encouraging fieldworkers to work more closely with supervisory committees during their monthly visits; c) setting up a model credit union for supervisory committees to audit during their seminars; d) having education committees design educational materials during every session of their seminars, even those not directly related to education topics; and e) having fieldworkers assist the education committees fulfill the education plans they have drawn for their credit unions at seminars.

2. All credit union officials should be given some training in basic adult education skills.

3. In each seminar, trainees should be grouped according to ability to accommodate the wide disparity of knowledge shown by the respondents. The type of credit union a participant comes from and his level of formal education should be the major criteria for such grouping.

4. Care must be taken to separate environmental and motivational factors from lack of knowledge and skill so that seminar participants are not continually trained in things they already know.

5. There is a clear, direct connection between attendance at CamCCUL's seminars and participants' self-confidence and ability to perform their tasks. In turn, there is a demonstrated connection between officials' self-confidence and ability to perform their duties and the performance of their credit unions. Despite the cost, CamCCUL must maintain and expand its training of credit union officials over the foreseeable future.

All these recommendations have been adopted by the League in whole or in part. In addition, the League is now stressing training in specific tasks as indicated in the training needs assessments.

Prioritization of Those Essential Technical Skills That Can Be Addressed By CamCCUL Training

The problem of the scarcity of financial resources was solved when the Cooperative Union of Canada agreed to fund the costs of management training seminars for credit union officials as of 1984. However, shortage of training staff remains a problem.

The League has devised several solutions to attempt to overcome this shortage: designating a core staff of qualified trainers from the head office, organizing the seminars on a chapter basis, dividing bookkeeping seminars into two levels rather than three, and cutting back the number of effective teaching days at most seminars.

This loss of teaching days has not had an effect on the quality of training. With seminars focused on prioritized, clearly identified skill training, the impact of seminars has actually increased. Participants now regularly leave seminars able to demonstrate specific skills vital to the successful performance of their duties in their credit unions.

Design of Overall Plan/Schedule to Meet the Identified Needs

In July, 1984, the League appointed Mr. Nforbin Lawrence Neba, fieldworker for Bui Division, to work with the Education and Training Advisor in a counterpart relationship. Since that time, Mr. Nforbin has been officially designated as the League's Education Officer.

Mr. Nforbin already demonstrates excellent planning and logistical skills. Months in advance of the 1984 seminar season, dates and locations for the seminar had been chosen, the availability of the seminar sites had been confirmed and instructors had been designated.

However, despite the fact that the schedules were drawn well in advance and circulated to the staff, many instructors did not respect them. At the last minute, many instructors either altered the schedule or apologized for their inability to attend class.

This caused other instructors to be assigned. These instructors went to class with little or no preparation. The participants in these classes, therefore, could not benefit fully, as was clearly evidenced by the seminar evaluations. Fortunately, with the intercession of the League Manager, the situation improved markedly by 1985.

Design of Lesson Plans and Other Training Materials Needed to Carry Out Training

As planned, preparation of new training materials began at the May, 1984 staff seminar on adult education. The process has been continued by the core training staff on an on-going basis. The League now has a complete library of flipcharts, overheads, lesson plans and handouts for all the lessons taught at seminars.

An interesting development is the design of a model credit union for the supervisory committees to audit during seminars. First the trainees are given the theoretical background of an internal audit. Next, they are guided through an example by the instructor using actual documents. Finally, they are given a set of documents (loan applications, membership applications, passbooks, individual ledgers, a cash book, etc.) and instructed to conduct their own audit.

While these materials need to be expanded and improved, they represent the beginning of the design of specific exercises to give trainees appropriate practice in the skills they will need to use on the job. Design of such materials for presidents, bookkeepers, and chairmen of the other committees is highly advisable.

Establishment of Monitoring/Evaluation Techniques to Measure the Impact of CamCCUL Training

Some progress was made during this period toward having seminar evaluations come directly from training objectives. Most instructors now include behavioural objectives as part of their lesson plans, and all CamCCUL training staff have received instruction in lesson evaluation.

Some years ago, the League began efforts to design a system of impact evaluation. The Education and Training Advisor will finish documenting this system before his departure so that it can be field-tested by CamCCUL during the 1986 seminar season.

The League Education Officer drafted a comprehensive report on the 1984 seminar season which included the following recommendations:

1. The League must continue its efforts to locate a good, convenient site where francophone seminars can be held. In addition, it would be helpful if a single francophone fieldworker were given overall responsibility for francophone seminars and assigned to coordinate with the Education Officer in Bamenda.
2. The education department was working without a clear idea of its budget. The people doing the planning were not involved in the budgeting. Therefore, the League must give the Education Officer some figures with which to work. This will result in better planning.
3. Only literate members of credit union Board of Directors should be encouraged to attend seminars. If necessary, special seminars could be organized for those people who are actually managing their credit unions despite their illiteracy. Otherwise, the illiterates are at too great a disadvantage in trying to keep up with the information presented.
4. To avoid spending scarce resources to provide training for Board Members of dormant groups, letters could be sent to such unions advising them not to attend unless they are prepared to try to reactivate the group after the seminar. If there is no sign of new activity in such groups after attending the seminar, they should not be invited to attend again.
5. Seminars should be held on a chapter basis. This would reduce transport and lodging costs.
6. The reduced number of training days was still sufficient to meet the seminar objectives. All future seminars for presidents and committee chairmen should be three days in duration.
7. Instructors in Risk Management and SFPC need to seek ways to present their subjects more effectively. The seminar evaluation showed that these were consistently the least understood subjects.
8. Follow-up evaluation of the participants in the field is very necessary.
9. Ways should be found to assure that the same person from a given committee does not attend the seminars every year. If there are three people on a committee, they should attend seminars alternately. This should be clearly stated in the seminar invitations.
10. Bookkeepers' seminars should be divided into levels I and II rather than I, II, and III. The same basic subjects taught at level II were being re-taught at level III.

MEMBER EDUCATION

To assist credit unions in their member education efforts, CamCCUL continued its training of trainers. In May, 1984, the Education and Training Advisor ran a three-day workshop for all fieldworkers and senior head office staff training them in basic adult education skills.

These staff members then trained primary society officers. Because of the importance of member education, special emphasis was placed on training education committee chairmen. These education committee chairmen, in turn, continued to train the members of their own credit unions. This created a flow of information from the highest level of CamCCUL management and staff to ordinary credit union members in the field, with everyone in between having the skills of a trainer.

In addition, CamCCUL produced the following member education materials:

A slide-tape presentation on "Production Credit";

A slide-tape presentation on "League Education Posters" (some revisions are still necessary)

A script and some slides for a slide-tape presentation on "What is a credit union?"

10,000 copies of the existing 18 posters;

12 issues of the CamCCUL News and Views. This newsletter is the only means by which fieldworkers, credit union officials and individual members can communicate with the credit union movement throughout Cameroon. Articles, questions and suggestions have been solicited which promote the flow of information throughout the movement.

99 credit union film shows;

A photo display board in the League office;

A library displaying manuals, books and magazines on credit unions;

A policy guide on loan delinquency control; and

A policy guide on "How to Start a Credit Union."

CamCCUL also up-graded its equipment and facilities used in member education. A new generator and a new overhead projector were purchased. With the increased space available in the new League Office, a special training room was set up, complete with a wall-mounted film screen. In addition, CamCCUL now has the capacity

to instantly process the slides it takes for its slide-tape presentations using its recently purchased Polaroid equipment. Previously, the film had to be sent to France with a turnaround time of six weeks or more.

In short, CamCCUL up-graded its member education capabilities through a three-pronged approach:

Up-grading the skills of credit union education committees;

Training field staff to support member education efforts in individual credit unions; and

Continuing to produce member education materials.

Training of Fieldworkers In Central Services

Two staff seminars have been held during this twenty-seven-month period. The first was primarily on adult education techniques and small farmer production credit. It was attended by twenty-three CamCCUL staff members as well as participants from the Coop-Mut./I.L.O. Mobile Education Team in Bamenda.

To stress the practical nature of the course content, member education was carried out by participants in local area credit unions. In addition, an Education and Training Manual has been prepared by the advisor to be distributed to all League staff involved in seminar training. This manual summarizes all the educational information presented at the 1984 staff seminar. A second staff seminar was held in May, 1985. Subjects taught at the seminar include:

Auditing;

Principles of Risk Management;

Liquidation and Consolidation;

Planning;

Budgeting;

Ratio Analysis;

Minimum Operating Standards for Credit Unions;

Membership and Savings Promotion;

Educational Evaluation;

Training Boards of Directors; and

Production Credit

The seminar evaluation showed a high level of comprehension of all subjects taught. Furthermore, the fieldworkers indicated that they clearly saw the relevance of the course content to their work in the field.

A staff workshop/meeting was held in November, 1985. The workshop took place in the form of formal discussions on such topics as annual audits, supervision, the paid managers' scheme and training of Board of Directors.

Training of fieldworkers in Central Services took place outside League-sponsored seminars as well.

Some examples of such training include:

Three members of CamCCUL staff attended the USAID Technical Assistance Workshop in Yaounde;

The League Manager attended ACCOSCA's biennial education conference in Dakar, Senegal;

The Productive Credit Officer attended a two-month course entitled "Agricultural Credit and Cooperative Banking" organized by the Rabobank Foundation in Holland;

Field staff participated in research for the Data Processing Feasibility Study;

Senior staff of CamCCUL trained three newly arrived Peace Corps Volunteer fieldworkers;

Five new Cameroon fieldworkers received on-the-job training from the fieldwork supervisors;

Two fieldworkers including CamCCUL's present Education Officer attended "training of trainers" courses organized by the Department of Cooperation and Mutuality;

The new League Bookkeeper received on-the-job training at the CamCCUL Head Office;

The new Assistant Productive Credit Officer received on-the-job training in the office and in the field;

The League Manager attended a colloquium organized by the Department of Cooperation and Mutuality for Cooperative Auditors;

The League Manager attended a six-day working session on the Phase II Project Proposal with staff of WOCCU and the Cooperative Union of Canada; and

Three members of League staff attended a one-day briefing/seminar in Douala on the Phase II, Credit Union Development Proposal.

In addition, a detailed training needs assessment of all CamCCUL staff was conducted by the League Manager and WOCCU's Education and Training Advisor. The training specified in the assessment will hopefully begin in 1986.

During their visits to sampled credit unions, the project mid-term evaluation team noted that most of the credit unionists interviewed had a reasonably good understanding of the duties of a fieldworker. They also indicated general satisfaction that these duties were being performed. This shows the project's success in training fieldworkers in Central Services.

Personnel Management

In preparation for drafting the Personnel Manual, WOCCU's Education and Training Advisor and CamCCUL's Acting Manager reviewed the Labour Code and all related Government Labour Regulations, drafted an outline, sent for and received (through WOCCU's office in Madison) books on personnel management in the credit union movement in the United States and discussed a logical framework for CamCCUL's personnel system.

This objective has now been completed in its entirety. The Personnel Policies Manual has been drafted, approved by the League Board of Directors, printed and distributed. An orientation has been held for the staff and performance appraisals have been conducted.

Preparation of Manuals

Much has been accomplished in the area of the preparation of manuals during the last twenty-seven months. These accomplishments include the following:

A Membership and Savings Promotion Manual has been printed (including professionally done artwork) and distributed to credit unions;

An Education and Training Manual has been drafted and, at the time of this writing, is being printed for distribution to fieldworkers;

A Loan Delinquency Control Guide was completed and distributed to fieldworkers for review and comment. The revised guide will now be printed and distributed to all credit unions;

Two separate drafts now exist of a credit policies and procedures manual. Meetings will soon take place to harmonize the two drafts and assure that the final printed document contains the best elements of both;

A procedural guide on "Formation of a Credit Union" has been completed and distributed to fieldworkers;

A procedural manual for the Small Farmer Production Credit Programme has been drafted and is in the final stage of revision prior to printing;

A draft of the Internal Auditing Manual for supervisory committees has been drafted and gone through the first round of the review process;

An outline has been prepared for the Budgeting Manual;

Translation of the League Accounting Manual into French has been accomplished; and

Translation of the League Auditing Manual into French has been accomplished.

WHAT WAS NOT ACCOMPLISHED DUE TO CHANGES IN THE PLAN OR INSURMOUNTABLE CONSTRAINTS

Virtually all the tasks set out for the League Education Department in the project document have been accomplished. Those which have not yet been accomplished will quite likely be completed by the end of the project.

In two areas, however, the preparation of manuals and skill transfer from WOCCU's Education and Training Advisor to CamCCUL's Education Officer, progress has been slower than had been hoped.

Preparation of Manuals

As of this writing, the Internal Auditing Manual is in preliminary draft stage; the Budgeting Manual is in outline form; and two drafts of the Credit Policies Manual exist which need to be harmonized before a final draft is achieved. In addition, only the Accounting Manual and the Auditing Manual have been translated into French.

There are many reasons for the delays. The first is lack of adequate secretarial staff. For almost a year CamCCUL was recruiting a secretary to compliment its existing staff of two people. During that time, freeing-up a secretary to type a fifty-page draft or a fifty-page final copy was difficult. Even with the successful recruitment of a third secretary, due to the volume of work to be typed, minor problems remain in this regard.

Difficulties in review cause further delays. Usually the League Manager sets up a technical committee to review each draft as it is prepared. However, because of the busy travel schedules of all the people who take part in such review, it is often a matter of weeks before a meeting can be set. Perhaps the longest delay has been caused by lack of adequate printing facilities. Until very recently, all League printing had to be done in Limbe which is 370 kms from Bamenda. With the travel involved, and the fact that the printer always seemed busy with other jobs, several weeks often elapsed before a manual was printed and ready for distribution. With the opening of a new printing shop in Bamenda, this problem will hopefully be solved.

Delays in the translation of manuals were caused by the lack of a good translator. Several translators were tried who were able to do a decent job of literal word-for-word translation. However, these people often lost the "sense" of the document and had difficulty with the translation of technical words. This continues to be a problem.

Agreement was reached between the League Manager and WOCCU's Education and Training, and Management Advisors that the Internal Audit and Budget Manuals would be drafted by the League Education Officer. Clear advantages were seen in having documents produced by Cameroonian staff rather than expatriate advisors. Furthermore, the Education

Advisor did not have the technical knowledge necessary to draft either of these manuals.

Although the first draft of the Internal Auditing Manual was fairly good, it was the first attempt at manual production on the part of the League Education Officer. As such, it took a long time. Additionally, with his responsibility for fieldwork and seminars, the Education Officer rarely had an opportunity to work on the manual for a prolonged period of time.

Skill-Transfer From WOCCU's Education and Training Advisor to CamCCUL's Education Officer

Ideally, CamCCUL's Education Officer would fulfill four roles:

- Training Manager;
- Training Administrator;
- Curriculum Developer; and
- Learning Specialist.

He has already demonstrated proficiency in the first two. The logistics of seminar training are quite good. Confirmation of dates and locations, designation of instructors and their preparation of required course materials, reproduction of materials, procurement of necessary supplies and equipment, all take place in a smooth and timely fashion. However, he still has major difficulty with the role of curriculum developer. Sample activities of the Education Officer in the role of curriculum developer might include:

- Training needs assessment;
- Prioritizing the most important skills to be developed during a training programme;
- Developing measurable training objectives;
- Designing material for each subject such as lesson plans, flip charts and handouts; and
- Designing evaluation methods to measure performance levels.

While the Education Officer is already quite good at designing materials, he is weak in the other areas listed. There are two major reasons for this:

First, the Education and Training advisor and the Education Officer did not work together as much as either would have liked. The Education Officer is, by necessity, a fieldworker. Roughly three to four months of his time each year is taken up in auditing the credit

unions he is responsible for and presenting audit reports at Annual General Meetings.

Additional time during the rest of the year is taken up in performing routine inspections and special assignments for the Manager. This has limited the amount of time available for the Advisor and the Education Officer to work with each other.

The rest of the Education Officer's time is taken up teaching at, and managing seminars. While this accounts for his highly developed skills as a Manager and Administrator, it has limited his time to do long-range planning or look at the "big-picture."

He is (once again probably by necessity) too involved in the day to day "nitty-gritty" of training to conceptualize an overall training programme. While the Advisor was in the League Office documenting training strategies, conducting needs assessments and writing manuals, the Education Officer would be teaching at seminars, giving promotional talks at individual credit unions and showing films. In contrast to the role of curriculum developer, the role of the learning specialist is centered on the specific methods used to transfer a particular type of skill.

The Education and Training Officer has made great strides in this area. He is clearly the most advanced member of CamCCUL's education staff in the preparation of learner-centered, adult education materials which allow for appropriate practice.

However, he is relatively new in developing such materials and needs both more experience and more formal training in adult education techniques. Suggestions as to how the Education Officer's skills can continue to be upgraded appear in the following sector on "Recommendations."

RECOMMENDATIONS FOR THE FUTURE

1. League Education Efforts Should Be Maintained and Expanded

As stated earlier, there is a clear, direct connection between attendance at CamCCUL seminars and participants' self-confidence and ability to perform their tasks. In turn, there is a demonstrated connection between officials' self-confidence and ability to perform their tasks and the performance of their credit unions. Good training equals good credit unions. With the great increase in the number of credit unions and credit union members envisioned in the League's second five-year plan, education efforts must be maintained and expanded.

2. Efforts Must Continue To Be Made To Make Training More Participatory And Objectives-Based

Simply increasing the number of seminars held and the number of people trained will have limited impact unless the quality of teaching continues to improve. CamCCUL staff has made major strides in using the adult education techniques learned at staff seminars. However, some instructors are still overly dependent on the use of lectures. They need continued training and experience in using participatory, objectives-based techniques. Learning at seminars must be active rather than passive.

3. The League Education Officer Must Observe Seminar Classes Taught By Other Instructors

The League seminar staff has basically received the training it needs to provide the kind of participatory, objectives-based training mentioned above. What is necessary now is supervision and feedback. The League Education Officer is the best person in a position to provide this supervision.

4. Further Specialized Training Must Be Provided To The League Education Officer

Before the League Education Officer can provide quality supervision, his own skills need to be up-graded. The staff training needs assessment recommends one to three months of external training. One excellent place to receive such training would be the Center for International Education at the University of Massachusetts, Amherst. Not only does its staff practice the most advanced techniques of adult education, but they would be willing to tailor an individual course of whatever duration and subject and focus CamCCUL chooses.

5. Training Needs Assessments Must Be Conducted On A Regular Basis

With regular changes of staff and elected officials and occasional changes of policy, the training needs of credit unionists are never

static. A training needs assessment should be conducted at least once every two years to keep the Education Department up to date on these changing needs.

6. Continued Contacts Need To Be Made Between League Management And The Management Of Large Corporations Served By Employees Credit Unions

Many credit union officials are volunteers and are not easily able to get time off from their regular employment to attend seminars. This is particularly true in the case of the big plantation estates like C.D.C. and Pamol. Past contacts by League management have been helpful. Continued contacts are necessary.

7. Seminars For Credit Union Officials Should be Organized On A Chapter Basis

This past seminar season, seminars were organized on a chapter basis rather than having all chairmen of a given committee come to a centralized location. There are several advantages to this approach: a) it demands less time on the part of most fieldworkers to teach; b) it limits the travel and lodging costs associated with training; c) it increases attendance; and d) it brings together credit unionists of a given geographical area who share common problems. It is recommended that seminars continue to be organized this way.

8. A Francophone Seminar Coordinator Is Necessary To Work With The League Education Department

The current League Education Department is exclusively anglophone. Therefore, coordination of materials development and lesson planning for francophone seminars is difficult. With the increase of francophone credit unions and credit union members, the League plans to employ a francophone Assistant Education Officer. This should be done as soon as possible. In the interim, a francophone fieldworker should be assigned overall responsibility for such coordination.

9. Continued Emphasis Needs To Be Placed On Training Of The Education And Supervisory Committees

Despite the increased training already provided for these two groups, and despite the resulting improved performance, continued emphasis is needed. This emphasis can be attained through:

- a) Encouraging fieldworkers to work more closely with supervisory committees during their monthly visits;
- b) Setting up of a model credit union for supervisory committees to audit during seminars;
- c) Giving supervisory committees more training in elementary bookkeeping; and

- d) Having education committees design materials and teach lessons during every session of their seminars, even those not directly related to education topics.

10. An Attempt Should be Made To Produce Another Film To Supplement Credit For Kikaikelaki

While "Kikaikelaki" is a fine film, it does have some drawbacks. First, it is filmed in standard English. Even in anglophone areas, the level of language is generally such that people need to have running translation in Pidgen in order to understand. Second, the film is old. While it is valuable as a history of the credit union movement in Cameroon, it says very little about CamCCUL and the status of the Cameroonian credit union movement today. Third, the film has been shown so widely that it may eventually lose its appeal.

The answer to all these problems is the production of a new credit union film by CamCCUL in Pidgen that gives an up-to-date view of the League. While production of a video may prove much less expensive, at present video is not a suitable medium to use as a promotional tool to show to several hundred people at one time.

11. Faster and Better Translation Is Necessary For League Manuals And Educational Materials

As the League is increasingly supplying services to francophone credit unions, efforts must be made to speed up the translation process. As of this writing, many important League documents have not been translated into French. Those that have been translated have usually been available only several months after the English original.

12. Planning and Budgeting Are Two Subjects Which Need To Be Stressed In Seminars For Presidents

The proper management of a credit union requires presidents with good planning and budgeting skills. Currently, such skills are virtually non-existent at the credit union level. Now that the League has demonstrated its ability to plan and budget effectively, it needs to ensure that these skills are passed on to credit union presidents.

13. Transportation Must Remain Available To The Education Department

Communication and transportation between the League Office and the far-flung seminar centres require a good deal of time and expenses to cover all the credit union areas. After the departure of the Education and Training Advisor, transportation must continue to be provided for the Education Department.

14. The League Must Find Ways To Avoid Constantly Retraining The Same People

The turnover of elected officials is one of the great strengths of the credit union movement in Cameroon. It is an indication of the democratic nature of credit unions. By constantly training new people, the League expands its pool of trained manpower. Unfortunately, by continually training credit union officials the League sometimes finds itself training the same people several times. Ways must be explored to avoid this problem. One suggestion is to have the three members of a given credit union committee attend seminars on alternate years.

15. Bookkeeping Seminars Should Be Divided Into Two Levels Rather Than Three

Ability grouping, as practiced at bookkeeping seminars, is a key principle of good education. However, there is not enough difference between the bookkeeping taught at level II and that taught at level III to justify these two different levels. The idea of having a separate seminar for Managers of credit unions with a certain minimum amount of share/savings as tried in 1985, is a good one and should be continued.

16. There Must Be Efforts On The Part Of The League To Implement The Concept Of Impact Evaluation

Over time, CamCCUL must go beyond educational evaluation which focuses on the elements of design such as behavioural objectives, lesson plans, schedule, materials, etc. Instead, the League must focus on the "bottom line," and assessing the cumulative difference training efforts have made in credit unions productivity, efficiency and profitability. This is something which is quite difficult to do, but it should remain a long-range goal.

APPENDIX 1

Education And Training Advisor's Job Description

The technician will be responsible for providing on-site technical advice to the Cameroon Cooperative Credit Union League Ltd. and its affiliated credit unions.

Description of Duties:

A. Personnel Management

In collaboration with CamCCUL's Board and staff, the technician will develop and document a personnel system in the form of an employees' standard policies and procedures manual to include, at a minimum, policies and procedures related to:

1. Position identification;
2. Development and format of job descriptions;
3. Position grading;
4. Salary scales and benefits establishment;
5. Performance appraisals;
6. Skill assessment and staff development; and
7. An incentive system to promote quality work;

B. Training

In collaboration with senior CamCCUL staff, using a "train-the-trainers" approach, the technician will develop, document, and systematically train CamCCUL's staff in the proper performance of the following systems and processes:

1. Credit union-level systems
 - a. Bookkeeping and financial statement preparation;
 - b. Analysis of financial and statistical reports;
 - c. Preparation and use of budgets;
 - d. Credit policy and procedures;
 - e. Use of interest tables and formulae;
 - f. Membership and savings promotion techniques;

- g. Office management;
 - h. Risk management;
 - i. Loan monitoring and collection techniques;
 - j. Supervisory committee internal audit procedures; and
 - k. Others, as appropriate.
2. League systems
- a. Regular inspection of credit unions' operation;
 - b. Periodic reporting to the League;
 - c. Auditing of credit unions; and
 - d. Analysis of League loan applications.

In addition to development of training methodologies and materials, and training of CamCCUL staff, the technician will participate as necessary in formal training sessions held by CamCCUL for its affiliates, in the design and conduct of pre- and post-training evaluations, and periodic assessments of credit union-level training needs as they change over time.

C. Preparation of Operating Manuals

In collaboration with senior CamCCUL staff, other World Council technicians, and technical committees, the technician will prepare operating manuals for credit union-level staff in at least the following systems:

- 1. Bookkeeping and financial statement preparation;
- 2. Budgeting;
- 3. Credit policies and procedures;
- 4. Membership and savings promotion; and
- 5. Internal auditing (Supervisory Committee) procedures.