

## Mid-Term Review HAKBI'IT Project

Oxfam in Timor-Leste

report, February 2024



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## Abbreviations

ANCP	Australian NGO Cooperation Program
CSO	Civil Society Organization
ED	Empreza Diak
FGD	Focus Group Discussion
GALS	Gender Action Learning System, Gender equality socialization methodology
HAKBIIT	Hakbiit Asaun Kolektivu Ba Igalidade no Inkluzuan iha Timor-Leste
HHsurvey	Household Survey
KII	Key Informant Interview
KSI	Kdadalak Sulimutuk Institute
MTR	Mid-Term Review
NGO	Non-Governmental Organization
OiTL	Oxfam in Timor-Leste
OECD	Organization for Economic Co-operation and Development
ROMANSA	Saving and loan group methodology developed in Timor-Leste
ROMANSA+	Saving and loan group methodology developed in Timor-Leste, including extra economic empowering activities
SfC	Savings for Change
WEE	Women Economic Empowerment

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## 1. Introduction

This is the report of the Mid-Term Review (MTR) for the HAKBIIT project, a women's economic empowerment project in Timor-Leste, implemented by Oxfam in Timor-Leste.

The HAKBIIT project (Empower Collective Action for Equality and Inclusion in Timor-Leste) started in 2020 and will be active until 2025. The project is implemented in Oecusse, Liquisa, Covalima and Atauro municipalities through Oxfam's partnership approach with six local NGOs in Timor-Leste. The HAKBIIT project is supported by the Australian Government through the Australian NGO Cooperation Program (ANCP). Currently the project is operating for three years and will continue for two more years.

This MTR is conducted by an external national consultancy company, established and based in Timor-Leste, Censover Fobo Lda., in the period from January till March in 2024.

The key objective of the MTR was to measure the impact of the program on participating women, communities and project partners within the three years of implementation (2020 till 2023 Dec). The MTR identified achievements against the four intermediate project outcomes<sup>1</sup> till 31<sup>st</sup> of December 2023, and assessed the relevance, effectiveness, efficiency, impact, sustainability, coherence and partnerships.

This report describes the MTR's processes (methodology, sample size, data collection) and the findings, including the conclusion and recommendations

## 2. Background

### 2.1 the HAKBIIT project<sup>2</sup>

The women's economic empowerment (WEE) project, HAKBIIT (Empower Collective Action for Equality and Inclusion in Timor-Leste), is part of Oxfam in Timor-Leste's (OiTL) approach to Gender Justice and a key initiative to achieve OiTL's gender outcomes. The project follows up on the former WEE project, Haforsa. The HAKBIIT project is implemented in Oecusse, Liquisa, Covalima and Atauro municipalities through Oxfam's partnership approach with six local NGOs in Timor-Leste.

HAKBIIT aims to create a model for a women's economic empowerment intervention, tested in different locations and by different organizations, that can be replicated and scaled up in the future, using Savings and Loans groups as entry point for transformation. The project's goal is: "Women experience strengthened social inclusion, economic rights and opportunities".

The HAKBIIT project empowers women to participate in social, economic, and political spheres, targeting the women in Timor-Leste, particularly those in rural areas and with disabilities, who experience disadvantage and exclusion related to income, work opportunities, education, agriculture, literacy, discrimination, and gender-based violence. It aims to address inequality rooted in unbalanced gender and social norms and practices, based on the socio-ecological model, targeting change at individual, household, community, and municipal/national levels. Additionally, the project invests in organizational gender transformation changes within Oxfam and the project's partners, to improve their organizational and staff's understanding of gender dynamics and to ensure sustainability of social and gender norms change. See annex 1 for information about the project partners.

HAKBIIT is combining a range of gender equality and women empowerment interventions and methodologies. It has developed the ROMANSA saving and loan group method and as its main activity creates women empowering ROMANSA saving and loan groups. In the ROMANSA group, participants meet each other weekly, to deposit their savings and discuss any loans. Participants save in average \$2 to \$10 per week, depending on the financial strength of the participants. Only group members can take loans from the group. Most groups charge 2 to 5 % credit and lenders can pay back within 6 months. The groups can choose for a half year or yearly cycle to take out the savings from the account. Most

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<sup>1</sup> See annex 1 for the project's Theory of Change

<sup>2</sup> Source: Terms of Reference MTR HAKBIIT project, December 2023

groups decided on a yearly cycle. Yearly take outs can reach the amounts of \$300-\$3,000. Loans vary between \$25 to \$3,000

Additionally, the ROMANSA approach is strengthened by integrating the GALS gender transformation methodology. GALS provides participants and implementing partners with tools to address harmful gender norms and roles, awareness of unpaid care work, decision making imbalance, and violence against women through reframing power and balance and sensitizing men. The GALS methodology engages women, men and leaders in conversations and training at individual, household and community levels. GALS was provided as a three-day workshop to the ROMANSA group members and their husbands or wives or if not available another member of the household. The main topics that were delivered were the “Social strength mapping”, “Tree of balance” and the “Road to achieving your dream”. The social strength map showed the participants how to use their own, household members and community members strengths. The “Tree of Balance” created awareness about the rights of women and shared responsibilities in a household. It emphasized that women can also be responsible for income generation, as well as men can also be responsible for the household work and childcare. In the road to your dream, couples were stimulated to create feasible goals for their year-savings, which helped them to focus and reach their targets.



Picture 1,2 and 3, Showing the social strength map, tree of balance and road to dream

Once ROMANSA groups are established, HAKBIIT invests in identifying skills, needs and livelihoods opportunities through the ROMANSA+. ROMANSA+ helps the group members to develop cooperative business activities, which provide the opportunity for each member to gain income, in order to have money to deposit for saving in the group and in order not to depend only on the husband’s income for depositing savings. In other words, it supplies for independence. ROMANSA+ also serve as a platform for capacity building to further reduce food insecurity in their communities (through promotion of Horticulture activities) and improve participant’s skills, such as literacy, leadership and household management.

## 2.2 HAKBIIT’s outcomes and indicators

The project has four high-level outcomes, coupled with intermediate outcomes. The long term and intermediary outcomes are visualized in table 1 below, and the indicators can be found in the logframe, in annex 3.

Long-term outcome	Intermediate outcome
<b>Outcome 1, Social sphere:</b> Women have increased control over their own lives	<ol style="list-style-type: none"> <li>1. More women participate in and lead SFC groups.</li> <li>2. Increased individual and shared understanding of gender issues and how to address them.</li> <li>3. Women have increased agency and confidence to act on issues that affect/concern them</li> </ol>

<b>Outcome 2, Economic sphere:</b> Women have improved access to productive and resilient livelihoods	<ol style="list-style-type: none"> <li>1. Women have increased access to livelihood skills and control of diversified productive assets</li> <li>2. Women have increased household income and savings.</li> </ol>
<b>Outcome 3, Political sphere:</b> Women have a greater voice in public spaces	<ol style="list-style-type: none"> <li>1. Women have increased confidence to safely strengthen their role outside the household.</li> <li>2. Participant’s partners, families and community members recognize women’s role as economic actors and in public life.</li> </ol>
<b>Outcome 4, Organizational sphere:</b> Civil society organizations have strengthened capacity, to be sustainable and gender-sensitive organizations	<ol style="list-style-type: none"> <li>1. Partners have strengthened strategies and policies to promote gender equality in their organizations.</li> <li>2. Increased ability from partners and OiTI staff to engage women and replicate gender transformation approaches.</li> </ol>

Table 1, Project outcomes

### 3. Scope of the MTR

#### 3.1 Purpose of the MTR

The key objective of Mid-Term Review was to measure the impact of the program on participating women, communities and project partners within the three years of implementation (2020 till 2023 Dec). The MTR gathered quantitative data disaggregated by sex, age, and disability from two municipalities; Oecusse and Liquica. These two municipalities were chosen because at the time of the survey, the partner who worked with the groups on the Atauro island canceled its project with OiTL because of internal problems, for which reason this municipality was excluded from the MTR. Oecusse was chosen because the project started there and most of the groups are in Oecusse. Liquica and Covalima municipalities are both covered by one partner, KSI, it was chosen to include Liquica in the MTR because it was better accessible.

The MTR findings serve as a benchmark for comparison of the changes achieved at the end of the project. The qualitative data provides valuable information on the current gender roles and responsibilities, power, and decision-making dynamics within and outside households between women and men, access to and control over resources and services, attitudes and gender socio-cultural norms that will likely influence the project.

The MTR identified key learnings and areas of implementation that require adaptation in the remaining two years of the project. And identified achievements against the intermediate outcomes till 31<sup>st</sup> of December 2023.

#### 3.2 Key research questions

The assessment searched for findings and conclusions, answering the four main research questions and their sub-questions. The main research questions are following the four outcomes of the project and their indicators.

<b>1</b>	<b>To what degree do women have increased control over their lives?</b>
	<ul style="list-style-type: none"> <li>• How many women, women/men with disabilities and men are using savings and loans from the SfC groups? What are they using the savings and loans for? And how has the use of savings contributed to more control over their lives?</li> <li>• How have women and men that participated in the SfC and GALS meetings changed their perceptions, attitudes and practice in the area of gender, power and rights?</li> <li>• How have the SfC and GALS interventions contributed to women’s agency in their communities in relation to issues that concern/affect them?</li> </ul>
<b>2</b>	<b>To what extend do women have improved access to productive and resilient livelihoods?</b>



	<ul style="list-style-type: none"> <li>• To what extent have women increased their productive assets and livelihood skills? What skills and assets have they gained and who do they help them to be more productive?</li> <li>• How has the influence of the project helped the women to gain more control over their assets?</li> <li>• How has the project contributed to increased supportive attitudes in the households, towards women economic participation?</li> <li>• How many SfC group participants were able to have savings at this stage of the project and how do these savings help them?</li> </ul>
<b>3</b>	<b>To what extent have women increased their Voice in public spaces?</b>
	<ul style="list-style-type: none"> <li>• To what extent have women been taking more part in decision making meetings and events outside of the households? How has this influenced their position in the community and household?</li> <li>• What change has occurred in the Participants’ partners, families and community members in relation to the acknowledgement of women’s role as economic actors and in public life.</li> <li>• How has the project contributed to the increased women participation in municipal and national level events? How many of the project participants have changed into significant leaders in their communities and municipalities.</li> </ul>
<b>4</b>	<b>To what extent has the project contributed to the strengthened capacity of the project partners (CSOs) and OiTL staff, to promote gender and women’s empowerment?</b>
	<ul style="list-style-type: none"> <li>• How many strategies and/or policies to promote gender equality within their organizations, have the project partners and OiTL revised or developed?</li> <li>• To what extent has the project contributed to increased ability from partners and OiTL’s staff to engage women and implement gender transformation approaches?</li> </ul>

## 4. Methodology and Sampling

### 4.1 Methodological approach

In order to answer the research questions for this MTR, a triangulated set of methods was applied, together covering all the information needed for answering the main research questions and the MTR’s objectives. The MTR applied a combination of qualitative and quantitative data collection methods.

The applied methods were:

**Desk review:** Data from the project’s monitoring documents was used to inform the assessment design and to provide for indicator values and additional information important for the evaluation of the project’s results. The MTR was informed by the project documents (project proposal, Theory of Change and log frame), partner reports (six-monthly reports), OiTL reports (Year reports), the Airtable (digital monitoring platform used by OiTL) monitoring results per implementing partner and for the total project, and stories of change.

**Focus Group Discussions (FGD):** In each targeted village the team conducted Focus Group Discussions with two ROMANSA groups (see table 2 below for the complete list of villages and ROMANSA groups), with an average of 12 participants. A guiding FGD script was designed for the facilitators to use and to check whether all topics were touched. In the script there were some specific questions for male participants incorporated, in order to find specific gender-related topics. Consent was asked from the group members before starting, by reading out loud the consent information and the group members provided their consent by signing the attendance list. The FGDs focused on the social, economic and political spheres. Inspired by figure 1, “characteristics of an empowered Timorese woman<sup>3</sup>”, from the

<sup>3</sup> Almeida (2019) *Women Economic Empowerment Scoping Assessment*, Oxfam in Timor-Leste, Timor-Leste

project proposal document, the FGDs also included an active and participatory exercise, in which statements about issues that concern and affect the women’s daily life were valued and discussed.

**Household (HH) survey:** In addition to the FGDs, quantitative data was collected through a household survey, in order to find the broader effect of the HAKBIIT project interventions on the household of the ROMANSA group participants and the indirect beneficiaries. The HHsurvey targeted the direct family members of the ROMANSA group members, often partners and in other cases adult household members or direct neighbors, because they were most likely included in the GALS activity and were indirect beneficiaries of the HAKBIIT project.

**Key Individual interviews (KII):** For capturing information about the achieved results on outcome four (organizational sphere), Individual interviews were conducted with implementing project partners. Other individual interviews were held with the targeted village and hamlet leaders, in order to address issues of cooperation in the villages and the effect of the ROMANSA groups on the broader community.



Figure 1 – Main characteristics of an empowered Timorese woman (by order of incidence)

	Research question	Related research method
1	To what degree do women have increased control over their lives?	FGDs, HH survey
2	To what extend do women have improved access to productive and resilient livelihoods?	FGDs, HHsurvey
3	To what extend have women increased their voice in public spaces?	FGDs, KII with village leaders
4	To what extend has the project contributed to the strengthened capacity of the project partners (CSOs) and OiTL staff, to promote gender and women’s empowerment?	KII with OiTL partners

Table 2, research question in relation to research methods

## 4.2 Sampling and sample size

### Selection of villages and groups

In compliance with the timeline as proposed in the OiTL terms of Reference, data was collected from two municipalities and seven project villages.

From the 75 current operating ROMANSA groups, 3 are based in Atauro, 5 in Liquica and 4 in Covalima, the other 63 are based in Oecusse. Therefore it is chosen to collect data from six project villages in Oecusse and one project village from Liquica.

Subsequently, in consultancy with the implementing partners, per village, two ROMANSA groups were identified to be included in the MTR. The targeted villages and groups were chosen purposively, based on the following criteria;

- Different geographical conditions of villages
- Accessibility of villages due to heavy rainfalls



- Groups with inclusion of persons with disabilities
- A mix of women-only groups and mixed groups

Municipality	Village	Hamlet	ROMANSA group name	Implementing partner
Liquica	Maubara Lissa	Vatuguili	Moris Kiak	KSI
		Vatuguili	Hametin	
		Vatuguili	Hakiak Osan	
Oecusse	Bobocase	Fatubijae	Ais Noa	BIFANO
		Fatubijae	Obe Kai	
	Lifau	Nefobai	Anun Portu	
		Tula Ica	Hadomi Malu	
	Cunha	Noeninen	Maonmuti Nunhenu	AFFOS
	Bobometo	Oebaha	Tnao Babaun	
		Nianapu	Moinfeu Bikune	
	Taiboko	Haiboni	Bumaster	MANEO
	Lalisuc	Manuinpena	Kolte i	
	Lalisuc	Padaie	Santa Cruz Padiae	

Table 3, Selection of villages and groups

### Sampling per data collection method

**FGDs:** Thirteen FGDs were facilitated, two in each targeted village. The FGDs were held, including all the ROMANSA group members. Each FGD consisted of twelve to fifteen participants, see annex 4 for the exact number of participants per group. In total 176 participants joined the Focus group Discussions, 142 women and 34 men of which 22 are living with a disability, 11 female and 11 males. From the included ROMANSA groups, seven groups were including persons living with a disability, of which two were led by a person with a disability. Four groups were women-only and one group was a specific group for persons living with a disability, implemented by RHTO.

The selection of the FGD members was done purposively, as all the group members of the targeted ROMANSA groups were invited. The FGDs were held in the ROMANSA group centers. All participants had an equal chance to join the FGDs, as all participants lived in the direct surrounding of the group center. In cases where one or two group members did not attend the FGD, their reasons were that they were either out of the village or needed to attend a funeral.

**Household survey:** The HH survey intended to triangulate the information found in the ROMANSA group FGDs and additionally look for the broader effects of the program to the ROMANSA group member's households as well as searching for how the program-initiated change and a more supportive environment for the participation of women in economic activities and public space.

For measuring the sample size of the HHsurvey, a confidence level of 85% and 5% margin of error was applied, from the total project participants 1.321, which meant 180 respondents for the HHsurvey. Which was 15 respondents per included ROMANSA group, which was  $12 \times 15 = 180$ .

The sampling was done purposively, as only households of ROMANSA group members who were included in the FGDs were included. 180 respondents were interviewed for the household survey, the survey targeted direct family members of the ROMANSA group members, like partners or other adults in the households. In cases where there were no partner or other adults in the household, the direct neighbors were interviewed. The partner organization's field officers took the enumerators to each of the houses of the ROMANSA group members and introduced them to the family member.

75% of the respondents were from Oecusse, 25% from Liquica. 52% (93) of the respondents is female and 48% (87) male. Of which 21% (37) were persons living with a disability. From the respondents living with a disability, 32% (12) were female and 68% (25) male. The lower number of male respondents can be explained because of many males had already left the house to go to work in the garden by the time

the enumerators arrived at the households. When possible, the enumerators went to find the men in the gardens, but this was not always possible.

91% of the respondents was head of household. 42% of the respondents had a household member living with a disability, of which the most common type of disability that is experienced is the physical limitations, followed by the audio and vision limitations.

**KIIs:** 7 village leaders were interviewed, one in each targeted village, who were sampled purposively, as the respondents were chosen because of their position in the village. 8 staff members of the implementing project partners were interviewed, and 9 women from the ROMANSA groups, who were chosen randomly by the FGD facilitators.

**See annex 4 for the table with the realized sample.**

### 4.3 Limitations of the MTR

Limitations that were encountered during the assessment were:

- The HAKBIIT project lacks a baseline survey, which was not executed because of logistic or budgetary challenges at the start of the project. Therefore this mid-term review does not have baseline values to compare behavioral and perceptual changes achieved by the project to date. Therefore it was decided that the mid-term review will establish new baseline values and in data collection will try to discover the change that was created by the project from the start until moment of MTR.
- Since the project indicators have been designed without any SMART outputs, and no baseline was done at the start of the project, this mid-term had to frame its own values and criteria for change.
- Due to newly emerging internal problems for Empreza Diak, no primary data could be collected in their project area Atauro. Meaning that FGDs and household surveys could not be executed and for this area only secondary data has been included in the MTR.
- Because of the village and hamlet leader elections in November 2023, most of the village and hamlet leaders that were interviewed just newly started in their positions. Therefore, their experience with the community and the HAKBIIT program is still limited, which influenced the information that they could provide.
- Any language problems that occurred, for instance with rural communities were mitigated through the intervention of the local implementing partners.

## 5. Data collection, entry, cleaning and validation

### 5.1 Tools

For the FGDs, FGD guiding questions (annex 6) were designed. A consent script (annex 5) was read out-loud to the group after which the group members signed for their consent on the attendance list.

For the KII, three different questionnaires (annex 7) were developed, one for the partner organizations, one for the community leaders and one for the ROMANSA group members. For each interview a consent form (annex 5) was read out-loud and provided to the respondent to sign for consent.

For the household survey questions were entered in the digital tool, Kobotoolbox (see attachment Kobotoolbo\_data). The consent script was read out-loud by the interviewers and respondents gave a verbal consent which was filled-out in the Kobotoolbox system.

### 5.2 Data collection, cleaning, entry

KII and FGD data was collected by making notes and audio-recordings and the HHsurvey was collected using Kobotoolbox. Qualitative data directly entered in a data collection framework in Excell. Quantitative data was directly entered in Kobotoolbox and cleaned every day.

All efforts were made to protect the confidentiality and anonymity of the participants. Respondents' names were not be recorded in notes and during cleaning, all notes will be checked on information that

can lead to the identification of respondents and de-identified. As well in the report information will be anonymous and de-identified.

### 5.3 Data collection team

The research team consisted of a lead researcher, a national technical consultant, and two national enumerators from Censover Fobo Lda. Additionally, each partner provided two staff members to join the data-collection as enumerators and one person to help translate in the FGDs.

Prior to the data-collection, the data collection team was trained on (1) introduction to the study objectives, roles, and protocols; (2) skills on conducting qualitative and quantitative interviews with respondents; (3) field work procedures/protocols; (4) review of questionnaires; (5) use of the electronic data collection devices; and (6) research ethics, including written informed consent procedures for the study and safeguarding. Testing of the data collection was done as part of the training, in Oecusse with one ROMANSA group, after which small adjustments were made to the HHsurvey and FGD script.

## 6. Findings

### 6.1 Social sphere: Women have increased control over their own lives

#### 6.1.1 More women participate in and lead ROMANSA groups

As per the date of 31<sup>st</sup> of December 2023, the project has established 75 ROMANSA groups. In total the project has 1321 ROMANSA group participants of which 89% are women.

From the project proposal and Theory of Change log frame, target values were found for monitoring the projects, see in the table 1 below the target values and the mid-term values that were found.

	Target	Value at mid-term
Targeted villages	23	19
ROMANSA groups	102	75
ROMANSA group members	1520	1321
# of female group members	1178	1154
# of male group members	342	167
# of female group members with disability	106 /9% of 1178	113 / 9,8% of the women
# of male group members with disability	Not available	33 / 19,8% of the men
Total # and percentage of group members living with a disability	106 / 9%	146 / 11% of the total group members
Groups led by women		65
Groups led by persons with disability		8

Table 4, Project target and mid-term values

The groups are created after socialization in the targeted villages by the project partners. In Oecusse many women groups were already existing because of a former Oxfam project (HAFORSA), and they adopted the ROMANSA method and spread the positive results to other hamlets. In Liquica, Covalima and Atauro more effort needed to be done in order to gain trust amongst the community for adopting the ROMANSA method. But once a first group started, there was a spin-off, as other village members saw the positive results from the ROMANSA groups and, like in Liquica, they themselves started to invite KSI (implementing partner) to implement the ROMANSA group in their hamlet. In Atauro there was a difficult start, even though ED had already existing women groups from other programs, it was more difficult to persuade them to adopt the ROMANSA method. They started with one group in the first year as an example for others, after which in the second year two groups followed.

The groups consist of members who are living in the direct surrounding of the group center. In the socialization the implementing partners specifically invited women with disabilities and single women or widows to be included in the groups. Although the project is focused on women empowering and promotes the start of women-only groups, mixed groups also exist. Mostly new groups, in areas where gender equality socialization has not yet taken place or been effective, women do not feel confident enough to start their own initiatives, without involving their husbands. What is holding back the women, is lack of education/knowledge, illiteracy and patriarchal norms in the household (not allowing women to have activities outside of the house),

The groups democratically voted for their leaders, but were motivated by the implementing partners to provide the opportunity to lead the group for women, for which 87% of the groups are women led.

The group members value the ROMANSA group very high, everyone sees the importance of the ROMANSA group and is committed to it. They meet every week to deposit their money that they want to save or need to pay back for a loan. If someone comes late or does not show up without notice, there will be a sanction fee. Decisions about the provision of loans are made together as a group and every month each group member deposits a social contribution to the group which can be used to help group

members in emergency situations. The social fund has for instance been used for paying medicine or transport in case someone was sick and urgently needed to see the doctor. The ROMANSA group creates cohesion amongst the group members.

The women have received positive response and good support from their direct family members to participate in the ROMANSA group. When asked how the family members are supporting the ROMANSA group members, many responded, saying that they will give their full support in order for their family member (often wife or daughter) to be able to join the ROMANSA group. See table 2 to know how they support them.

How do you support the woman in the household to accelerate in the ROMANSA group?	% of 102
Do household work when she goes to the meeting	76
Take care of the children when she goes to the meeting	62
Pay for transport that is needed in relation to the group activities	54
Bring her with the motor to the group activities	38
Help to understand the topics that are being discussed in the meeting and give encouragement	31

Table 5

### 6.1.2 Increased individual and shared understanding of gender issues and how to address them

**From the HHsurvey,** 73% of the respondents mentioned that they have increased knowledge about gender equality. Either because they themselves had joined the ROMANSA and GALS training or through information that was passed on to them through their family member.

In the explanations, 53% of them, mentioned that the GALS training taught them about the balance in the household. That women and men have to take responsibilities for the household together, in the area of income generation and in helping each other with each other's work, like the women learned to share some of their house work with the men and the men learned to be sensible and help the women with the work in the house. 14% specifically mentioned that after the training the family members encourage and help the female head of household to conduct her own activities outside of the house. Like having their own business, go to the ROMANSA meeting or other activities. 7% specifically mentioned to have learned that women can also take their own decisions and that they can participate in community meetings and share their opinions in public. 1 person specifically mentioned in the comments that the socialization led to less violence between the partners.

Some quotes from the HH survey:

*"Before the ROMANSA group started, I never helped my wife with her work in the household, but after the socialization I changed my mind about it and now we both share the work in the household." (Male respondent)*

*"Now I go to the ROMANSA meeting, while my husband cooks at home, so when I return home, the food is ready." (Female respondent)*

*"The GALS training helped me to change my mind. Before I always thought that the household work is only my responsibility. But after the training I started to share some household work with my husband, he can cook rice, or do the dishes or take care of the children, when I feed the pigs. It makes my work easier, but I never thought about asking him before." (Female respondent)*

*"My dad heard the information about gender equality from my mother. Before my dad was often drunk and not active, but now there is a big change, he does not drink alcohol anymore, and now he is helping my mother a lot, now together they are selling fuel and grow vegetables to sell." (Female respondent)*

*"Before I did not permit my wife to join activities outside of the household, but now that my wife is joining this group and brings benefits to the household, I start to change my behavior, because*

*I need to help her in order to gain income. For instance, when she goes out to sell her goods, I can help with cooking and bring the children to school. Before we would fight each other because we had no activities and our thinking was very narrow. But now that we have an income and a future plan, we start doing more activities, we have less problems at home.” (Male respondent)*

**Village leaders mentioned in the KII** that before the HAKBIIT program, the households of the ROMANSA group members regularly experienced domestic violence, but after they joined the ROMANSA groups, the village leaders observe a decrease of domestic violence cases amongst these households, as they see that the male and female head of households are together occupied with income generation in order to save in the ROMANSA group. They mention that the fact that women are supported and stimulated to also explore income generating activities makes them less dependent of the husbands (not having to ask for money) and husbands have more respect for them, and also the fact that it is easy to borrow money from the ROMANSA group, minimizes the financial stress in the households, which minimizes the violence.

*“I observe that the ROMANSA activities minimize domestic violence in the families, because wife and husband support each other in their economic activities, to save money in the group, in order to reach their saving objectives. Compared to the time before the HAKBIIT project, when households were regularly encountering domestic violence.” (Hamlet leader)*

**From the FGDs** it can be concluded that the ROMANSA group and the GALS training has accelerated gender equality in the households of the group members. First of all, the financial benefits from the participation of the women in the ROMANSA group (like having savings, access to cheap loan, and exploring micro-business) create more respect and equality within the households. As many women mention that before, the men were often angry with them, like when they needed to ask for money, which often led to verbal violence., husbands being angry with the wives because (in their perception) they are just hanging around the house, they would say: *“You are just sitting around the house every day consuming ‘buah malas’, while I need to go out and find money”*. It made the women feel down. But by having their own activities and bringing financial benefits with the ROMANSA group participation, the husbands have gained respect for the women and now they support and encourage them to join the ROMANSA group and even provide their money to be deposited in the savings. In itself this respect created already more equality.

The GALS training taught them that they need to work together to reach their dreams. Together they formulated objectives for their savings, which forces them to find income generating activities and leaves less space for them to create problems at home. From the Tree of Balance exercises, they learned about the shared responsibilities for income generation and management of the household and child care. The women in the FGD mentioned that the main result is that the husband helps them now with work in the household and child care, and supports them with their income generating and ROMANSA group activities. Men became more understanding and helpful to their wives when they discovered that the participation of the wife in the ROMANSA group is providing a financial benefit to the household. But some women also emphasized that the husbands are forgetting more and more to help them in the household, now that the GALS training has been provided a long time ago.

It was found that the GALS training was limited to the group members and their direct family member (mainly husbands). But not in all groups the husbands joined the training. In those cases, where the husband did not join, the group members had to share the information at home with their husbands, which was less effective. Secondly, initially it was aimed to provide the GALS training on a community level, which has never occurred. But it is still recommended by village leaders and implementing partners to provide training about gender equality to the broader community, especially in those places where the communities had never received any socialization before. The reason why the GALS training was not provided on community level, was because the exercises are related to the saving and loans of the ROMANSA method, and not all community members were involved in the ROMANSA groups.



### 6.1.3 Women have increased agency and confidence to act on issues that concern/affect them

See also chapter 6.3 about the topic of increased confidence and agency. Here we provide some of the opinions of the participants of the Focus Group Discussion about topics that concern and affect them. Some groups were confronted with some statements about issues that concern women, in relation to their husbands. Please find below the statements and their discussion.

**1. Women do not share the household work with their husbands, because they believe this work belongs to the female head of household.**

One group mentioned; *“Culturally we have learned that the household work is the task of the women and men should not be in the kitchen”*. But after GALS they have learned to share some household tasks with their husbands, in order to let them help.

As in one group they said that making tais is really a job for the woman only, but doing the dishes or wipe the floor are tasks that can be shared.

In another group many women feel well supported by the husbands, for instance, when the women have to go out, the husbands take over the work in the household, including cooking and child care.

**2. A women can take the decision when she wants or not wants to have sexual intercourse with her husband.**

Women mentioned that they think it is better to just receive the husband when he wants to have sexual intercourse, in order to keep him satisfied and have less problems at home.

In general, the women wait for the men to take initiative, they do not take initiative themselves. Women mentioned that they are able to refuse their husbands when they are too tired for sex, but they rather use some tricks and make up an excuse, like headache or having their period.

**3. Women cannot make the decision by herself, about when to start with children and how many children to take.**

A clear opinion of one group; The woman does not have the right to decide about the number of children that she will have.

In another group, the older women say that it was never a decision, children just came, while younger women are starting to discuss with their husbands to have less children. Most women mention that it is a decision of the couple to make together, but they do have influence.

Another group mentioned that this is a decision between them and their husband and the two of them decide together. Younger women decide to have less children. One woman did not have an opinion about how many children she would have, because it would depend totally on her husband.

**4. Women are brave enough to decide to divorce in cases of gender-based violence in the relationship.**

Yes, one group mentioned, even if we know they will hit us again, we will make our decision to leave them.

One group had several examples; two women left the husband when he was violent, but their families asked them to go back, because of the children. Another case of a women (who has a disability) was beaten by her husband and when she brought the case to justice, the husband went to prison for one year. Afterwards they live together again.

**5. Women can manage their gardens and rice fields just as good as their husbands.**

One group all agree that the heavy work outside the house is for the men, like the garden, rice field, construction work or others, they are being valued for it. *“For the women it is better to focus on the household and child care, which is easier and safer.”*

In another group though they feel that women also have the strength to do the heavy work in the gardens and rice fields. And in addition, when they come home, they can also still cook. Although others in the group acknowledge that the strength of the women is not the same as the men so they cannot do everything. And also, because they still have to cook and do other

household work, they have to go home earlier, for which they can do less work outside of the house, in a day, than men.

**6. *Women can organize and lead a meeting in the village or hamlet.***

One group mentioned that they do not have much experience but now see that women can lead the ROMANSA group, so they should also be able to lead other initiatives. They emphasized that women are good leaders, as they know very well how to organize the food and cooking during big events in the village or family.

**7. *Women can become the village leader.***

In Liquica it was clearly a no, they cannot. They mentioned that the culture does not allow them and also that men in the community will not support them. If they will become a leader, they will have many challenges. Many people will not recognize their authority and not listen to them.

From the statements and their discussions, we can conclude that many women are starting to change their minds and start to think more for themselves, rather than just following what culture and family expects from them. Although it is still a fifty-fifty balance.

Sometimes culture and male dominancy is pulling women backwards, still pushing them into life-changing decisions out of their comfort zone and male dominance is still keeping them from enjoying the capacity and opportunities to have a more independent life and to take on leadership positions. But women are more and more demanding equal rights and also more and more men and women understand the concept of shared responsibility. ROMANSA is helping the women a lot to find their way to independency.

## **6.2 *Economic sphere: Women have improved access to productive and resilient livelihoods***

### **6.2.1 *Women have increased income and savings***

The HH survey shows:

- that in 70% of the households, the women have a micro-business, and that 43% used the savings or loans either to start a new business or to improve the existing business.
- 93% of the households have at least one-time borrowed money from the group.
- 79% has utilized the savings
- 18% has started with Horti-culture activities as a result of ROMANSA+
- And 3 % did not have any benefits yet from the ROMANSA group, as they just started.

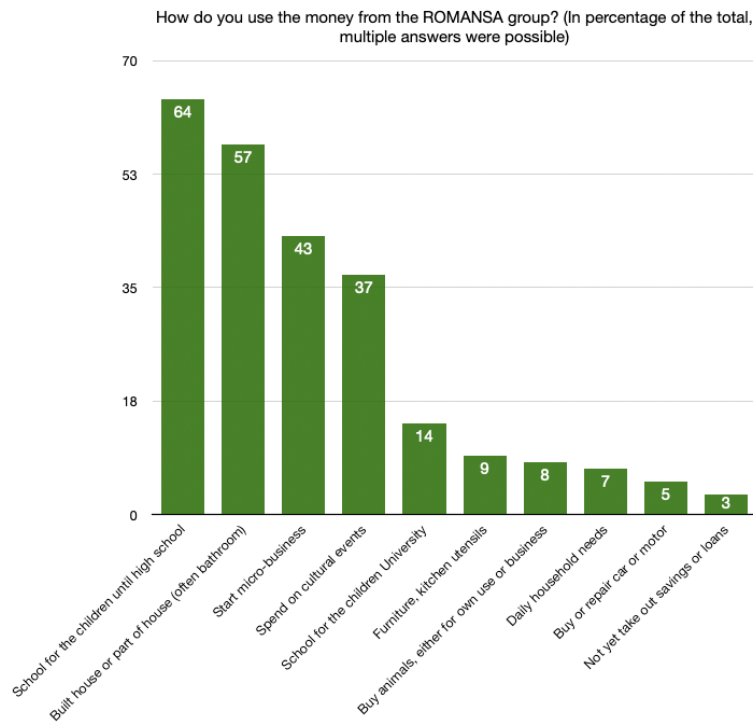


Figure 1

As shown above, in Figure 1, most group members spend their savings or loans on the school necessities of the children, followed by building a house or bathroom, invest in micro-business and use for cultural needs. A smaller amount of group members uses it for the direct household needs like to buy rice, utensils or furniture, spend it on a motorbike (either buy or repair) and on buying animals.

The amounts of savings that the participants get from each cycle (mostly year), varies between \$300 and \$3.000. It depends on the deposit amounts which vary between \$2 to \$20 per week and depend on the financial strength of the group members and their families. Group members are free to choose the amounts that they save, relating to their capacity. Loans can vary from \$25 to \$3.000. Sometimes people just lend the money because they currently do not have it, like for money for the school fee, or a bag of rice. While others have bigger plans and use the loans to buy motor or car, invest in a business or built a house. All depends on the financial strength of the participant.

ROMANSA+ helps the group members to develop cooperative business activities, which provide the opportunity for each member to gain income, in order to have money to deposit for saving in the group and in order not to depend only on the husband's income for depositing savings. In other words, it supplies for independence.

In most cases ROMANSA+ provides for support of equipment or seeds for Horti culture activities. Horti culture was chosen because it is in line with the rural community's knowledge, capacity and market. In Oecusse we see that MANEO very carefully choose the groups who are ready for ROMANSA+ and make a market analysis in order to choose for a business model. They have more differentiated models, like fishing, Horti-culture and dry-meat production. For instance, like in Taiboco, where the community lives along the beachside, a different model was chosen, as they are fishermen, the group has started a fish selling business. But others mainly implement Horti-culture, even if water is a big challenge for the groups. In Oecusse the ROMANSA+ in Oecusse was only implemented in those groups that have a good cohesion and motivation to really work for the cooperative. The decision was made by the implementing partners. For this reason, some groups did not have a cooperative income generating activity. In Liquica some groups were already working with KSI before the HAKBIIT project started on a horti-culture program.. Therefore these groups continued their horti-culture work with KSI but added the saving and

loan and GALS concept to the formula. Secondly, all groups were focusing on Horti-culture while the market is overfull and for one group for instance their land was not optimal for Horti culture activities, causing for challenges in up-scaling of the business. More time for a market-analysis would maybe lead to different, more innovative choices.

Group members mentioned though that for a Horti culture business to flourish, they need not just the equipment that is provided, but they need more training about organic farming, they need assistance for water supply on the land, and there were also area specific challenges, like farming on salty land, that were screaming for solutions.

Implementing partners were struggling with this ROMANSA+ part of the program. Field officers felt that they do not have enough knowledge and experience in market-analysis and starting up businesses. They feel that they were drawn into the direction of Horti-culture because this is already common to everyone, so it is the most obvious and easiest model to implement, but they would like to explore different business models, in order to supply for diversification of the market. for instance, in Oecusse now many communities are growing vegetables, and the market starts to be overloaded. Diversification of business would be helpful, but for supporting the groups to explore other crops or business, the partners do not have the technical knowledge. It appeared that the method for implementing ROMANSA+ was not the same in each area. Where in Liquica the groups directly started with Horti-culture activities, even before having had the ROMANSA and GALS training, in Oecusse the partners were very careful with developing group business activities and this was only developed after the ROMANSA groups started running and already had their GALS training.

### *6.2.2 Women have increased livelihood skills and control over assets*

**Women mentioned in the FGDs** that before the ROMANSA group started, they were not able to save any money at all. When they had some money, they would save it in the house, and when children and other family members would ask, they would each time give some, and at some point, it would just be gone. They never learned how to save and manage their money. Now with the saving system of the ROMANSA group they learn how to save the money and how to put it to use for realization of more expensive plans.

The ROMANSA group members mentioned that they feel rich. They feel that they deposit the money in their local mini bank and those savings and loans give them the power to have more control over their lives. They can supply for unexpected expenses and for bigger planned expenses, without having to obtain expensive loans from private lenders or Keabauk, and thus without stress.

The GALS training also thought how to make a plan for reaching something that you dream of. So apart from just learning how to save money they also learn how to create targets on long-term and short-term for the utilization of the savings. With these skills, ROMANSA group participants and their households have been able to build houses, start businesses and pay for education.

*“I feel rich, having my own savings in our ROMANSA mini-bank, gives me the feeling that I still have money in case of a problem and also that I can lend money when I really need to, helps me because I do not have to ask other people.”(male FGD member living with disability)*

*“Before we started the ROMANSA group, we did not know how to save money, but with this activity we start to learn to save money and can pay our children’s school needs and even think about buying a motorbike.” (Female FGD member)*

*Before life was difficult for me, but since I join the ROMANSA group, there is a positive change, because in 2023 I was able to have my own savings and finally buy my household necessities without any problems or stress. (Male FGD member)*

Secondly, the ROMANSA loans provide the group members with a solution to borrow money from the system with very little interest, instead of taking expensive, risky and stressful loans from community

members, private money-lenders or Kaebauk (national saving and loan cooperative). This is a valuable asset for the households, as it prevents financial stress between the heads of households, which prevents domestic violence. Imagine, Kaebauk asks 10% interest and private money lenders ask 10% per month, adding on each month, whereas a loan from the group is 2 to 5% interest over the amount, to be paid within six months.

In the HHsurvey, when asked who decides over the financial assets, 72% of the respondents mentioned to decide together (wife and husband) how to utilize the ROMANSA group savings or when to take a loan. In 21% of the cases the women decide by themselves, in some cases because the women are the only head of household, or because the money that was deposited in the ROMANSA group was explicitly contributed by the women's efforts only. In about 7% of the households, the women rather let the male head of household decide what to do with the savings or loans, in these cases the women felt not confident enough to make smart decisions.

### 6.3 Political sphere: Women have a greater voice in public spaces

#### 6.3.1 Women have increased confidence and participation

##### Confidence

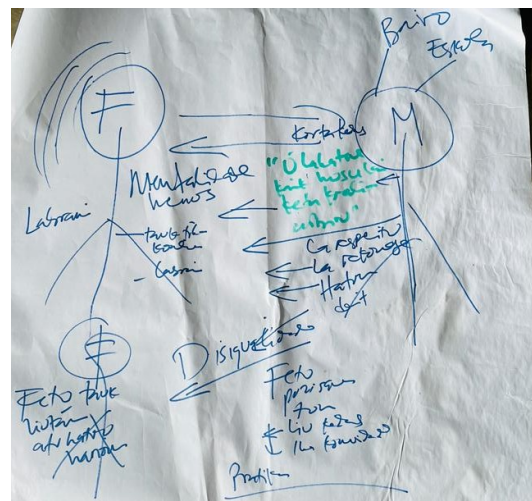
From the HHsurvey it was found that the GALS training taught women about their rights. That rights of men and women are the same, and thus that women have rights to speak up in public spaces. That they have a right to join village meetings and can explore their own activities outside of the house. Some quotes mention:

*"Before the ROMANSA group I was shy, but after I joined the group, I have become stronger and braver and now I dare to express what is on my mind in a public situation." (Female, respondent)*

*"I learned from GALS and ROMANSA that we as women, can also participate in meetings in our village and provide our opinions and take decisions in public spaces." (Female, respondent)*

*"Because of the GALS training I have become more confident to develop my own activities outside of the house." (Female, respondent)*

*"Because of the GALS training I realized that I have to encourage my wife more to be active in the village and develop her own activities." (Male, respondent)*



Picture 2, an illustration, developed in an FGD in Oecusse, illustrating how the men's actions make women feel lesser or down.

##### Participation

But from the FGDs it was found that it is still very difficult for women to be allowed to explore their own activities outside of the hamlet or even the household. Many female and male group members, mentioned that the majority of their husbands do not prefer to give permission to the wife to go and work outside of the hamlet, or to stay away from home for several hours. As reason they brought up that the household and children will be abandoned and other people will think bad about the household/family. Another argument was that the men are afraid that the women would meet other men. So, they allow them to join local meetings and start small business that can be combined with the household work only.

*"I rather do not want my wife to go and look for work outside. Better she just stays at home and takes care of our own household. Only if she would earn more than \$500, I would allow, but for only \$100 she can better stay at home." (Male ROMANSA group leader)*

*"My husband will come to look for me, if I'm staying away from home for too long." (Female FGD member)*

The women feel restricted and not free. But since the men joined the GALS training, the men learned that they need to give more space to the women to explore their own activities and some men do start to give more space to the women to move around independently. Women also start to gain confidence to go out and join village and even municipality level meetings, some have become braver and stand-up against their husband when they restrict them, but the majority is not fighting it, and just accepting the authority of the husbands, out of fear to damage the reputation of the family or dignity of their husbands.

Also because of the regular participation of women in the ROMANSA group, where women stimulate each other to stand up for their rights, the women start to change their minds as well. They start to explore small business options and also to be more outgoing than before. but it is all still very new and fragile and not all men changed their thinking yet.

**In the HHsurvey** it was remarkable that 98% of the respondents mentioned that they give permission to the female in the household to attend community meetings. But with these community meetings, most of them mean to say that they support the women to join the ROMANSA group meetings. Although they also give permission for women to join other meetings like, school, and church, but also PNDS and other community meetings or socializations. 3% specifically mentioned not to give permission to the female head of household, because she has to take care of the children.

### **Confidence and participation**

**According to FGDs**, many women do not feel comfortable when participating in national, municipal or community meetings, for many women the language is a big barrier when the meetings are done in Tetum, as they only speak the maternal language. In meetings that use their own language, they feel much more confident and will speak-up easier. Secondly, lack of knowledge about the topics makes them feel shy and maybe only go to join the meeting to listen, but not talk. Thirdly, other people in the room make them feel down if they speak-up. They laugh at them or do not take them seriously, as often people feel that it is not the women's position to talk.

Eventually most women keep quiet, afraid to make a mistake, not understand things in the right way or ask a stupid question.

*"We are afraid to speak, because many times people say: 'if you do not know anything about it, then ask, but do not just say something stupid'." (Female, FGD member)*

*"Often when a woman does speak-up, some people in the room will laugh, make her down or discriminate her, for which she is afraid to speak-up again a next time." (Male ROMANSA group leader)*

*"Sometimes we do join a meeting, but we have no words to talk, even though we have ideas and opinions, we do not have the courage and mentality to speak-up in the meeting." (Female FGD member)*

The lack of education, literacy and numeracy, is a barrier in each group, because it causes that there is only a small number of women who have the skills to take leader positions like group leader, treasurer and secretary, just because they can read, write and count well enough to represent the group. Other women would like to take a leading position, but feel held back because of their illiteracy and lack of



numeracy. This also made the choice for possible leaders to vote for very small and in some groups, they are not even able to change the group leaders (including the treasurer and secretary) because there are no other women with the capacity.

But in Oecusse, **the village leaders** confirm that the women start to show positive change. Women are participating more in community meetings and take some leading roles in the village, for instance, to defend their rights, for instance for land. Since the ROMANSA group started, women are more confident to join community meetings and also to express their opinions.

Nevertheless, in community meetings, women participate, but the men are dominating the discussion, women are not brave enough to join the discussions, or to ask questions.

*“We women do not take the decisions in the meetings, but the men do listen to our suggestions.”  
(Female FGD member)*

### 6.3.2 Women’s role in the economy and public life is recognized

#### Recognition of women’s role in household economy

FGDs show that the participation in the ROMANSA groups provided for a direct recognition of the women’s economic contribution to the household. From the moment that the husbands and other family members saw the positive results of the ROMANSA group for the family’s economy, and that it helps the whole family to save and borrow money, they support their wives.

Because of the ROMANSA activities, men start to see the value of women’s contributions to the household as well as start to understand the women’s rights and a fair number of men mentioned to specifically encourage their wives to join the ROMANSA activities, to deposit their money in the ROMANSA group and to start a small business. Husband even mentioned to offer parts of their land to the wives to explore their business activities.

When the respondents in the HHsurvey were asked about how they feel about their female family members starting their own business, most of them, 68% mention to be happy about it, as it minimizes the financial problems in the household. 66% mentioned to support them with household and childcare work, but 59% also said they like it, because it means they can contribute less money to the household. 21% only wants her to start a business when she can combine it with the household and childcare and 6% does not like it when the women have her own income generating activities.

How do you feel about it, when the female head of household starts her own business?	% of 180
I like it that she has work and her income helps to minimize our financial problems at home	68
I support her and started to help her with the household work and child care	66
I like it when she works, because I do not have to contribute too much to the household needs	59
She can start a business, if she can combine it with her current household work and child care	21
I do not like it when she has her own work or business	5
Not good, it is best if she uses her time for the household, child care and garden	1

Table 6

#### Recognition of women’s role in public life

In Oecusse positive results have been observed, in Liquica not yet, as those groups did not yet run for such a long time. And in Liquica they started from scratch, as they did not have the HAFORSA project before the HAKBIIT project, which already helped communities in the area of women empowerment.

**81% of the HHsurvey** respondents say that women now have more opportunity to take leader positions in the municipality or community, as examples they mention that women can take positions as village leader, school coordinator or director, work with the police, or NGO.

But when asked in the FGDs about women in leadership positions in the villages, they are only present as the female delegate to the village leader (which is obvious because it needs to be a woman), teachers, and ROMANSA group leaders or volunteers for health or education related activities.

The ROMANSA group leaders have gained more and more confidence through the time that they are group leader. And they are recognized by their group members as well as by other village officials as the spokesperson of the group members. But they never had a specific training on leadership, just guidance from the implementing partners. They mention that they would like to learn more, in order to become a more confident leader and help the ROMANSA group to accelerate.

One group in Oecusse for instance, has taken the initiative to create a good relationship between the ROMANSA group and the local authorities, in order to guarantee women's inclusion in community activities in the future.

Another group leader, gained confidence since she became the leader of the ROMANSA group and ever since has been advocating for basic education in the village with as a result a pre-school is being built in 2024.

Because of the ROMANSA group and HAKBIIT project, **village leaders** (in Oecusse) have become more aware of their role for including the women from the community in all community meetings. So, now they have started to also invite women, by use of the relation with the ROMANSA group leaders. And during the meeting, they give opportunity to women to also provide their opinions. In FGDs this was also confirmed.

An example of a good result is that the women were able to bring up the issue that in cultural custom when someone dies, it is a very big burden on the women, when they have to cook for days and days after each other. Now that they also have their businesses, they cannot just abandon them. So they start to discuss how this burden can be minimized so that the women can focus also on their business, and do not need to abandon it.

Although the village leaders also admit that in general, public positions and leadership roles are still dominated by men in their villages. According to one of them, because of in many times the parents do not support their daughters to have a career, many parents do not yet give good opportunities to the daughters' education and feel that high school is enough as they will get married and get kids anyway. Still many parents only invest in higher or professional education for their sons.

*"As village leaders we promote girls to go to school and find a job, but often the girls themselves do not want, they want to get married and create a family." (Village leader)*

**Additionally**, it was found from the interviews with group leaders that they did not have any specific leadership training yet, other than the ROMANSA training for the whole group. They felt that if they would get more training and mentoring, they might accelerate more and do more for their group members. They feel that they need a training in leadership skills and speaking in public and they like more training about how to organize the group's business and calculate profits and balances.

But it was observed that the implementing partners of the HAKBIIT project have not yet a clear plan on how to implement the part 3 (the political sphere) of the project. Oxfam and partners have not yet discussed which methods could be used and what trainings or guides can be used to provide to the women in order to gain more experience, confidence, participation and recognition in the public sphere. Oxfam has no specific training, but partner MANEO for instance, does and is willing to share their transformational leadership training with other partners.

#### 6.4 **Organizational sphere:** Civil society organizations have strengthened capacity, to be sustainable and gender-sensitive organizations

The Oxfam partnership approach is an innovative approach to build the capacity of local NGOs, through exchange of knowledge, using the strength of each partner to build implementing teams who are willing to learn from each other and through experience. Any knowledge that is not available within the partners was and is sourced from outside, and Oxfam is the facilitating organization.

Apart from this strength-based approach, Oxfam also strengthens the organizations systems and gender equality policies and practice, developing strong, independent, inclusive and equal national organizations.

Especially the partners in Oecusse experience that they benefit a lot through the programs, partly because the programs provide for funds to implement programs in Oecusse, but also because the way HAKBIIT is organized. The partners from Oecusse (before involved in Haforsa) were actively involved in the design of the project. Together with OiTL they choose the name and the key outcomes of the project. And during reflection meetings all the partners stay in touch with each other and together with OiTL discuss new tools or directions to follow. Through the reflection meetings the partners get the chance to make decisions about the design and implementation methods, learn from this process and strengthen their confidence in order to be able to design their own projects in the future.

#### *6.4.1 Oxfam and partners promote gender equality and women's empowerment*

Gender equality and women's empowerment is promoted amongst the Oxfam staff and partners, through the ROMANSA and GALS trainings, in which they are stimulated to incorporate these methods also in their own organization and their own households in order to master the methods and techniques. Other trainings were about how to include the husbands of the ROMANSA group members in the activities about gender equality. Another important principle that was introduced is the 'Do no Harm' principle. To realize that interventions in communities can also create risks, and lead to contra-results. This is a new and unique principle, and teaches the partners to do risk assessment before they start working in a community. Each partner before starting a group does do the risk assessment. An example from MANEO is that when they found that many women have young children, which they have to bring along to the activities, but prevent them from full participation, MANEO was stimulated to find solutions, for instance, like bringing toys to the group, to keep the children busy, or one extra staff member to play with the children.

It is questionable though whether the partners in Liquica, Covalima and Atauro have the same capacity to provide such ideal solutions, because they cover only a small number of groups, meaning that the field staff mainly operates alone, having less opportunity for reflection and for additional support from team members. Oxfam provides though to each partner a budget for specific interventions that minimize risks for participants. Depending on needs partners are able to use this budget. For instance, to buy toys for child care, pay a volunteer for child care or some means to help a person with a disability.

Looking more internally, the partner teams in Oecusse, although they are mixed teams, with men and women, it felt that in the teams, the leadership was in hands of the male staff members, which raised the question whether the project partners themselves within their teams work transformative and how they promote gender equality and women empowerment in the work. It seemed that in the implementation of the project, the partners are transformative, but within their own organization, they maybe are gender responsive, mainly guaranteeing a gender balanced team, but it is unclear why women are not the once who are leading the project in the field. Especially in those areas with many women-only groups, it is more logical to have female role-models, thus more female implementing staff. Female also can address different issues within the ROMANSA groups, and not just discuss the technical topics, but also discuss live skills and women sensitive issues (like sexuality, menstruation, breast-feeding, feminine hobbies, violence at home, problems with the children, etc.), in order to empower women.

HAKBIIT introduced the principle of inclusion of persons living with disabilities. For most partners this was still a new concept. Before the project they were not even aware of persons living with disabilities special situations and needs for inclusion. While now, because of the project and in the last half year the close collaboration with RHTO, they become more transformative in their implementation. Specifically targeting persons who live with a disability and including them in the ROMANSA groups, even as leaders. They also learned how to use the referral network for persons with a disability.

Nevertheless, although the program is doing well on the inclusion of persons with a disability, the RHTO technical support officers feel less involved in the project implementation. As they are only technical support staff, they have to wait for the implementing partners to ask for their help and are less involved in the actual design of activities, which prevents them from giving real good technical support, that will be transformative for all inclusion.

#### 6.4.2 Oxfam and partners replicate women's economic empowerment models

All together Oxfam and the partners have developed a set of modules and tools to use for each phase in the project, the social, economic and political sphere.

The ROMANSA method was developed by Oxfam staff in Oecusse and tested and transferred to the partners in Oecusse. ROMANSA is further being replicated in new areas outside of Oecusse in the second year of the project.

GALS was adopted from an international partner and translated and adopted to the local context by Oxfam. It is further spread through all the ROMANSA groups and can be seen as a very strong tool to create equality within the households and economic empowerment as women learn to create short- and long-term targets for their household economy.

ROMANSA+ seemed to be less clear as a method. The Empreza Diak's training module 'Negosiu Diak' was chosen as guideline for the ROMANSA+ implementation. But in practice the implementation is differently interpreted and different partner have different approaches with different results. It will be interesting at the end of the program, to see which approach was more successful and why.

For the political sphere there was no guidelines developed or adopted yet on project level. MANEO does have a module for public speaking and leadership training, which could be adopted, but it will need to be discussed.

BIFANO had developed a specific template to add to the ROMANSA book keeping, in order answer to the request of the ROMANSA members, to have also an individual form (next to the group book), for each member, to track their individual savings and loans. But BIFANO did not share this with the other partners. It might be useful though, as this request was heard also in other groups.

### 6.5 Disability inclusion

71% of **the HHsurvey** respondents had training about inclusion of persons living with a disability.

Most people mentioned that they learned about the types of disability and how to respectfully approach them, as in what terminology to use to describe their condition. Others talk about that they learned that persons living with a disability are just like them, they are people with capacities and with the same right as everyone. Few respondents mentioned to have learned that they should not discriminate them and put an effort to include them in the ROMANSA group and other community activities.

*"In the ROMANSA group people start to recognize the value and the rights of their friends with disabilities, that they do not need to be discriminated and should be invited for activities. Before people would not even consider me, but now I'm a full functioning group member." (Female, FGD groups member with disability)*

*"Now the participation of persons living with a disability in our village has improved a lot. The community members have even created regulations to help us. But before, we just did not participate in any community activities, because we were discriminated, bullied, laughed at and spoken to with unrespectful terminology, we rather stayed at home." (Female, FGD group member with disability)*

Only in August 2023 the project started to involve RHTO as a partner to provide technical support to the implementing partners, in order to accelerate the inclusion. Before RHTO was only contracted to provide training to the project partners about inclusion and rights of persons living with a disability.

In relation to disability inclusion in the project, it can be concluded that the project is successful in involving persons with disabilities or the family members of persons with disabilities. The HH survey shows that in average 42% of the sample group respondents is either living with a disability themselves (11%) or has a household member living with a disability (31%). As the team visited all group members households, these numbers can be seen as representative for the total project participants.

The partnership with RHTO helped in identifying and motivating persons living with disabilities

Challenges of RHTO: From the interview with the RHTO project manager and field officers, it is stated that they encounter the following challenges;

- It is difficult to find adults and specifically women with a disability in the targeted communities. RHTO cannot guarantee that they are present.
- In some communities there are persons living with disabilities who are interested to join the ROMANSA groups, but when the group decided to be women-only and they are men, they were excluded. In these cases, RHTO made sure to include a female family member of the person living with a disability in the group.
- Another issue for persons living with a disability is that they feel themselves limited in the capacity to gain income and thus be able to contribute money on a weekly base to deposit in the ROMANSA group. If they are to be included in a ROMANSA group, the regulations might be too harsh for them.
- As a solution for giving persons living with disability the chance to be included in the project and to benefit from the ROMANSA method, like in Oecusse, was to start a dedicated mixed group for persons living with a disability and their family members. This group can decide to have lower targets or different regulation, that better suited the situations of the persons living with a disability.

## 6.6 Women and their land rights

In some areas there are patriarchal cultural rules for the heritage of land and in fewer parts there is a matriarchal system. Land rights, patriarchal, some matriarchal. Especially in the more remote areas the cultural values are still very strong, whereas nearer to the city, people start to share the family land more equally between all their children, regardless whether they are male or female. Equality principles are winning territory from cultural norms.

In the FGDs many members mentioned that they do not really experience problems. As the custom is that a wife goes to life with her husband, it automatically means that she has the right to live there with him. From that moment they experience it as a right to be practiced between the husband and wife. Although it is also a matter of recognition by the culture or clan heads or the 'Holy house'. When a partner is recognized by the clan, the partner also gains rights (but they are subjective, depending on situation and relations)

For everyone, the cultural rule is practical and logical, as in the end each clan has the interest to keep their land together. Problem is that in the future the clan living is going to disappear and a new system for land division will be needed.

In the FGDs women and men do not yet consider exceptional situations, for instance in which women might decide to divorce and return to the parents, although it does happen, it is accepted as a normal effect of life that those women might not have the right anymore to the parent's land, because they had left the house to get married. The land might already be divided amongst the brothers and the women will be depending on their goodwill to share land with her.

In case of widows, when there are children, it is no issue, as at some point the land of the late husband will go to the children and thus remain in the family/clan. But what when there are no children? and what if the woman decides to marry a new husband who wants to come and live with her on the land? In those cases, they are depending on the family and clan decisions and might be asked to give back the land to the clan.

But this can also be the other way around, in the matriarchal areas, the men will be left without land in these situations.

*“In our customs, women only have the rights to use land, but not to become the owner of the land. Our culture does not provide for women to become landowners.” (Male FGD group member)*

*“My parents have equally provided land to me and my sister and I do not have the right to take my sister’s land. But before, in the community men would not expect the women to be landowner and take the land from the woman. Now there is positive change, because men and women get more and more socialization about land rights.” (Male, village leader)*

Village leaders want to socialize their community members more about equality in land rights and how to address land rights in more modern situations.

## 7 Conclusions

It can be concluded that the HAKBIIT project is a successful and very relevant program that is on course to reach the targeted amount of ROMANSA groups and participants before the end of the project. The project is gender transformative and a good example of a transformative project in the area of disability inclusion.

### *Social sphere*

The ROMANSA group participation and GALS trainings are very successful with their main benefits being; fewer financial problems in the households, and a better balance of responsibility between heads of households, which together cause for less violence and more respect between partners. The GALS ‘road to future’ exercise helps people to focus. Households developed a goal together and focus on reaching their goal, all taking responsibility for it. A shared goal created for more balance and less problems. The combination of ROMANSA and GALS seems a good combination, the both methods are really strengthening each other. OiTL and partners are developing a really good replicable model for Timor-Leste.

Secondly, the ROMANSA groups provide for less conflicts in the community, as before loans amongst community members created many problems and violence within the community.

So, it can be stated that ROMANSA groups create more safe and cohesive families and communities.

GALS training was provided on ROMANSA group level. But from the village authorities and also to strengthen the program there is surely a need for more socialization on gender equality and social inclusion for the communities.

### *Economic sphere*

ROMANSA group members have increased income security, as they can use their savings at the end of each cycle and take loans for more urgent household needs. It can be concluded that the ROMANSA program improved their level of development, as they have been able to build houses, bathrooms, paid for school fees or start small business.

Women have gained new skills, including the ability to save and manage the household money, to make short- and long-term plans, as well as to start or explore their own income generating activities.

ROMANSA+ provides financial assets to the group members, that help them to comply with the demand for the weekly deposit in the ROMANSA group. But some ROMANSA+ activities encounter challenges that keep the productivity of the activities low (like water issues (all horti-



culture activities, soil issues (in Maubara Lissa, market issues for all groups), which questions the effectiveness and sustainability of the ROMANSA+ activities.

It appeared that the method for implementing ROMANSA+ was not the same in each area. Where in Liquica the groups directly started with Horti-culture activities, in Oecusse the partners were very careful with developing group business activities and this was only developed after the ROMANSA groups started running and already had their GALS training. In practice the implementation is differently interpreted and different partners have different approaches with different results. OiTL mentioned that there was not yet a ROMANSA+ guideline developed, which caused for the different interpretations and methods. It will be interesting at the end of the program, to see which approach was more successful and why.

From the design of the ROMANSA+ intervention and the way it is currently implemented, it is not clear what the main goal is. Whether the goal is to provide for income in order to save money in the ROMANSA group? or whether the focus is on broader economic empowerment of the women in the groups. It seems that the current intervention focusses on a direct applicable and quick cash return model for income rather than on a long term business model, that would probably be more sustainable.

#### *Political sphere*

Although slowly some women start to gain confidence. In general, their confidence level is still low because of lack of knowledge, illiteracy, lack of experience and male dominance and cultural norms that make them feel down.

Women still encounter cultural and patriarchal barriers to freely participate in the public community life. The main barrier is the restriction from the men to explore activities outside of the hamlet. Nevertheless, the men start to become more conscious about it, but still find it difficult to imagine a household where the wife is not at home to take care of the children and the house. The cultural barrier enhances the social norms that teach the women not to stand out, higher than their husbands.

Women start to be recognized by the men in the household and village for their economic contribution that women can make to the household, through the ROMANSA+ activities, through small business and through the savings and loans. With this recognition they receive more respect and households are more balanced.

ROMANSA group leaders and other potential female group members need more support to become more confident in leading the groups or speak in public. They have not yet received any training in the political sphere. Implementing partners have not yet started with specific interventions to support the women and the group leaders to gain leadership skills and advocacy skills.

#### *Organizational Sphere*

The HAKBIIT project introduced several new Women Economic Empowerment (WEE) models, like, ROMANSA, GALS, and trained on women's land rights and inclusion of people with disabilities. All models are being tested in different municipalities with different situations.

The implementing partners learned mainly how to implement these models and theories in their work with the ROMANSA groups and developed a transformative methodology. But for the internal organization of the partners, the field implementation seems a bit like a male dominated area, although there is a balance in gender, male work in the dominating positions, like field coordinators.

RHTO as a non-implementing partner has a specific position. It experiences its position as a dependent position, which does not provide the opportunities for them to really accelerate. In general, they wait for the implementing partners to call them for assistance, in order to help with outreach and socialization. But RHTO officers felt that they could do more if they would get the opportunity.

The implementing partners in Oecusse had bigger teams to implement the work, while in Liquica, Covalima and Atauro the teams exist of 1 to 1,5 persons for implementation, leaving them with lesser capacity to provide more labor-intensive solutions, as they mainly operate

alone, leaving them also with less opportunity for reflection and for additional support from team members.

#### *Disability inclusion*

It can be concluded that the project is successful in involving persons with disabilities or the family members of persons with disabilities. As in average 42% of the ROMANSA members or their partners are either living with a disability themselves (11%) or have a household member living with a disability (31%). The emphasize on disability inclusion also created more respect within the groups for persons with disabilities.

The project still has problems though with finding persons with disabilities and include them in the program, even though RHTO is involved. It is still difficult to have complete information from local authorities or community members and discrimination within the communities is still high, keeping persons with disabilities from participation.

Another problem is that persons with disabilities have a different living situation and often have no income of their own. Therefore the model of a saving and loan group where it is mandatory to deposit a weekly contribution does not always fit their capacities. A different and more flexible model needs to be designed for them, where there is more emphasizes on the capacity building and less on the deposit of money. In Oecusse one group has just started at the time of the survey, this will be an interesting study case that needs to be looked into very deeply during the end-term evaluation, but also regularly during the project.

#### *Women's rights to land*

It can be concluded that positive change is starting, as many ROMANSA group members, mentioned to share their land now equally between their sons and daughters. But in more rural areas cultural norms and regulations still dominate, and in the most cases the patriarchal system is applied, providing landowner rights only to men.

In relation to land rights, people start to become aware of equal rights to men and women when parents share land. But there is a lack of awareness about specific problems that can occur to individuals and families, in different scenarios when the rights to own land are not clear or determined by social relations and cultural decision making.

The general community members do not really experience a problem with the arrangements and feel that exceptional scenarios do not lead to very big problems as they will be solved within the families. But this is also because they are not yet aware of the modern, more rights-based situations that are coming to Timor-Leste.

## 8 Recommendations

Social Sphere
<ul style="list-style-type: none"><li>• As the ROMANSA and GALS methods strengthen each other and provided for good results on gender equality and WEE outcomes, it is recommendable to advocate for the use of these interventions in the future and to share and replicate the model to other projects or partner organizations.</li><li>• It is recommended to provide more gender equality topics in a different form, but inspired on GALS to the broader community, as village authorities see the positive affect of the GALS intervention.</li><li>• As in some groups it was mentioned that husbands are slowly returning back to their old behavior from before the first GALS training, it is recommendable to provide GALS refresher-trainings.</li><li>• Since in many groups, the husbands did not join the GALS, but the results of the GALS training are so successful, it is advisable to put more effort in the inclusion of more husbands of the group members in the GALS training, as they are an important factor for change for the</li></ul>

women. Consider a different concept, apart from a 3 days full-time training, create a concept maybe composed of shorter sessions, so that men can better combine it with other activities.
Economic Sphere
<ul style="list-style-type: none"> <li>• Because of the success of the ROMANSA saving and loan model, everyone advises to keep on spreading the method to as much as possible communities.</li> <li>• A clear plan with clear goals for the ROMANSA+ interventions needs to be further developed so that the implementation is focused. The plan has to consider the sustainability of income activities, proper market-analysis, establishing pre-conditions for production, better technical trainings and focus on life-skills development.</li> <li>• In different municipalities the implementation of the ROMANSA+ was interpreted differently. This can be used as a comparing study case, of which the project can learn the different effects of different methods. So, it is advised to follow the different areas and their methods and learn from it, and add this as a subject to the project's End-term evaluation, to extract the learnings from it.</li> </ul>
Political Sphere
<ul style="list-style-type: none"> <li>• Work together more closely with the village and hamlet leaders to develop methods that help the women to take more agency in community related meetings. See what the community can do to guarantee inclusion of women in all meetings and decisions and how to change the culture within the meeting, providing a safer environment for women to feel confident to speak-up. More community level socialization is needed.</li> <li>• more emphasize on numeracy and literacy will help the women to feel more confident in their business and will help them to take on leadership roles in the group and beyond. Because not being able to read, or confident to write, makes that they do not understand everything. And miss out on information. It was noted that also younger women had a lack of confident for using Tetum or for writing in general. Literacy ToT has been provided for the partners, but it is unclear how it is being implemented.</li> <li>• Start to provide specific activities to increase the confidence, agency and participation of women. Coach the ROMANSA groups to become more knowledgeable about community politics and more common with speaking in public. And provide specific training and mentoring to potential leaders in the groups, teaching them leader skills, project management, information about advocacy and politics and public speaking, in order for them to become changemakers for their community.</li> <li>• Create clear guidelines for strengthening the political engagement of women.</li> </ul>
Organizational Sphere
<ul style="list-style-type: none"> <li>• See how the partner organizations can be more gender transformative within their own teams, strengthening female leadership and decreasing male domination.</li> <li>• RHTO staff have limited opportunities to engage on disability inclusion because their support is provided on request by the implementing partners. In future provide a different position to the RHTO staff. Positioning them as a full team member, involved in decision making and planning, rather as an additional staff on demand.</li> <li>• The partners in Liquica, Atauro and Covalima act very much alone, as their teams are much smaller (one-person) than the Oecusse teams. Try to find a model for them to have more conversations and sharing, in order to promote cross-learning and regular reflection and provide the ability to support each other. Adding the RHTO staff as implementing team members would also be helpful, as it would strengthen their position, helping the implementing team leader as a full team member. And more exchange between the organizations about methods that are being used could lead to more experimenting options for the project and also strengthen the bonds between the partners.</li> </ul>
Disability inclusion
<ul style="list-style-type: none"> <li>• If more inclusion of persons with a disability has to be achieved, it is recommendable to provide socialization of the targeted community members, about inclusion, discrimination,</li> </ul>

rights and respectful approaches, before selecting the ROMANSA group members, in order to provide more opportunity to the community members to discuss inclusion of family members.

- Secondly there should be more awareness of the different realities and needs of persons with disabilities, which can be contradicting to the ROMANSA method. As some people have no income, or no option to join the group meetings, etc. A thorough risk assessment for persons with disabilities in the community is needed to identify and address their real barriers to inclusion. This will need individual solutions and it will need solutions coming from the persons themselves.
- It is recommendable to find flexibility and maybe a different approach to provide the ROMANSA and GALS benefits to people with disabilities in the communities.

#### Women and land rights

- Create more awareness amongst the communities about the problems that can occur in relation to land rights, in case of specific scenario's, like, in case of divorce, widowed women without children or in case of family problems.
- And make people aware of the difference between the cultural decision making and rules and modern national laws and the effects of the national law on their situations.

#### OiTL internal organization

- The project log frame was incomplete, many indicator values were not yet determined and the values that were determined were not SMART. It made it difficult to define the MTR indicator values. Additionally, a baseline had never been done, so there was also no comparing data for the MTR in order to measure progress. Therefore the consultant team has tried to find those indicators and values that are relevant to the project and revised the existing log frame outcomes and indicator values and recommended changes and added indicator values and targets, which can be found in Annex 3.  
The biggest issue though was to find the data related to the ROMANSA group participant's change in behavior, as they were not involved in the HH survey, and their change was only measured through FGD, which is qualitative data, and not quantifiable. Their specific data that was needed for indicator 1.3, 3.1 and 3.3 was not covered in the MTR. It is suggested to create a small questionnaire for every ROMANSA participant, that covers values of the person's knowledge, attitude and practice and can be provided to each new group member and also currently existing group members and be repeated every year, in order to monitor change within the ROMANSA group participants. A sort of pre-mid-posttest amongst the direct participants.

## Annexes

### Annex 1, HAKBIIT's implementing partners

Partnership	Roles and Responsibility
MANEO	MANEO is an Oecusse based women's led organization and a long-term Oxfam partner. It will lead implementation of their interventions in selected areas in Oecusse where they have a long history of community work. MANEO has recently begun working on SfC and will continue to be supported in this approach by BIFANO. MANEO has been strongly involved in the GALS piloting and was selected to lead the GALS hub in Oecussi. MANEO brings experience in GBV prevention and agriculture to the project.
BIFANO	BIFANO is an Oecusse based local NGO and a long-term Oxfam partner. It will lead implementation of their interventions in selected areas in Oecusse where they have a long history of sustainable agriculture and resilience work. BIFANO has extensive experience in working on SfC, and has supported other organizations to replicate the approach. They will provide training to KSI, Empreza Diak and RHTO to do this in the project, as well as continuing to support MANEO.
AFFOS	AFFOS is also an Oecusse based local NGO and they are also a long-term Oxfam partner. It will lead implementation of their interventions in selected areas in Oecusse where they have a long history of community work, particularly on sustainable agriculture and resilience work. AFFOS also has extensive experience in working on SfC.
RHTO	RHTO is a leading national DPO with experience working across all municipalities. RHTO will support implementing organizations to undertake good disability inclusion practice. This will be done by RHTO field staff accompanying implementing partner's staff as much as possible and leading engagement with persons with disabilities. RHTO brings a wealth of disability inclusion experience including in community engagement, livelihoods and referral networks. RHTO and Oxfam are also long-term partners.
KSI	KSI is a leading national NGO that brings a wealth of community engagement, sustainable agriculture, cooperatives, enterprise and economic development experience. They will lead implementation in Covalima and Likisa, where they have been working for many years. They will implement the carbon farming component to deliver economic return to women and men farmers and supporting social enterprises in targeted areas. KSI will provide support to partners and share learnings on enterprise development. They are new to SFC and GALS and will benefit from Oecusse partners' experience in these approaches. KSI and Oxfam are also long-term partners.
EMPREZA DIAK (ED)	ED is a national organization with track-record in economic and enterprise development. ED and Oxfam began partnering in 2019. ED will provide technical support to implementing partners on enterprise development through ToTs and direct work with selected SfC groups to provide a learning by doing opportunity for implementing partners. In year-2 of implementation ED will start testing the HAKBIIT combined approaches with selected groups in Atauro, Likisa and Manatuto where they have experience working in inclusive livelihoods' development.

### Annex2, HAKBIIT Theory of Change, project log frame

Intervention Logic	Indicators	Baseline	Target	Means of Verification	Assumptions
<b>END OF PROJECT OBJECTIVE:</b> <i>women experience strengthened social inclusion and economic rights and opportunities</i>					
<b>Social Sphere</b> 1.1 More women participate in and lead SfC groups 1.2 Increased individual and shared understanding of gender issues and how to address them 1.3 Women have increased agency and confidence to act on issues that concern/ affect them	1.1.a: proportion of women with the means to save money using saving for change group support (including the women with disabilities)  1.2.a % of project participants have enhanced capacity and understanding to address the gender issues  1.3.a Proportion of women and women with disability are confident to take a leadership role	0	At least 50%  At least 50 % of the participants who have participated the trainings and/or consultation on Gender issues	Impact assessments including baseline, midline and endline reports, Project progress reports, Monitoring reports	The families are willing for women inclusion in the SfC groups
<b>Economic sphere</b>  2.1 Women have increased to livelihood skills and control of assets  2.2 Women increase household income and savings	2.1.a: Number of women with increased access to livelihood resources and diversified productive assets  2.1.b: Proportion of women with more control over their assets  2.2a: Proportion of households with supportive attitude towards women economic participation  2.2 b: Proportion Of women and men reported savings by the end of the project	0	At least 60%  TBD	Project baseline, mid line and endline assessment reports, project progress reports and Monitoring reports	The economic situation of the country remains favourable for women
<b>Political Sphere</b>  3.1 Women have increased confidence to safely strengthen their role outside the household 3.2 Participants' partners, families and community members recognize women's role as economic actors and in public life	3.1a: Women taking part in decision making outside household level  3.2.a: # of men I the HH and elderly allowed women to participate in economic activities			Project baseline, mid line and endline assessment reports, project progress reports and Monitoring reports  Story of Change (SOC)	The political situation of the country remains stable More women getting decision making position in the political sphere to



3.3 Increase in women's voices heard at municipal and national levels	3.3a: Number of increased women participation in municipal and national level events				support women role in economic sphere  Civic space remains favourable for women voice
<b>Organizational Sphere</b>					
4.1 Partners have strengthened strategies and policies to promote gender quality in their organizations. 4.2 Increased ability from Partners and OiTL's staff to engage women and replicate gender transformation approaches	4.1a: # of partners organizations have at least one policy and/or strategy improved  4.2.a: % of Oxfam and partner staff with enhanced capacity		<b>6</b>  At least 90% of the trained staff	PCA and reassessment of capacity developed through project support	Partners have capacity and organizational strength to carry out project activities and produce the desired results
<b>Key Outputs</b>					
1.1.1 New SfC groups established	1.1.1a # of new groups per municipality established 1.1.1.b # of women only SfC groups established (with the # of women with disabilities representation in these groups)		52  <b>TBC from Therese</b>	Project progress reports, Monitoring data and reports	
1.1.2 SfC established groups renewed	1.1.2 a: # of yearly saving cycles completed  1.1.2b: % increase in savings 1.1.2C % of increase in loans		55  <b>TBC from Therese</b>	Project progress reports, Monitoring data and reports	
1.2.1 Reflections on gender, power, and rights by women participants,	1.2.1a (# of GALS meetings 1.2.1b, # of gender and ability disaggregated data collected and stored (e.g., # of women participants # of men participants, # of women with disabilities)		16	Project progress reports, Monitoring data and reports, Annual reflection/learning events reports	

<p>1.2.2 Tools shared and reflections undertaken with partners, family members and friends in target communities</p>	<p>1.2.2a # of men and women reached by peer-learning processes</p> <p>1.2.2b # of tools shared and reflected upon</p>		<p>144</p>		
<p>2.1.1 Women participate in Sfc and related trainings</p> <p>2.1.2 Women participate in cross-learning activities</p> <p>2.1.3 Income generation needs and opportunities identified</p> <p>2.1.4 Women with disabilities engage in Sfc+ activities and assessments</p> <p>2.2.1 Women pursue or expand income generating opportunities</p>	<p>2.1.1a % of Sfc participants with enhanced capacity of managing the savings and loans</p> <p>2.1.2a # cross-learning events organized with active participation of women and women with disability</p> <p>2.1.3a # of assessments completed - using GALS tools</p> <p>2.1.4a # of women with disabilities participating the Sfc activities and assessments</p> <p>2.2.1a: # of women using savings and loans to invest in income generating activities</p>		<p>TBC</p>	<p>Project progress reports, Monitoring data and reports</p> <p>Project progress reports, Monitoring data and reports, assessment report</p>	

3.1.1	Formal and informal community groups led by women	3.1.1a: # of women leaders identified by the project			Project progress reports, Monitoring data and reports,	
3.2.1	Community awareness raising events organized	3.2.1 a: # of community awareness raising events organized 3.2.1 b: # of women, men and community leader participated in the events, 3.2.1 c: % change in community perception of women as leaders			Project progress reports, Monitoring data and reports, pictures of the events, social and digital media campaign coverage, press release, op-eds etc.	
3.2.2	National level campaigns on issues of mobility, time, sharing of care work, access to / control over resources and participation in household decisions	3.2.2a: # of national level campaigns organized including digital and social media campaigns				
3.3.1	Media campaigns, market for change events and other forums that raise women's voices at municipal and national levels	3.3.1a: # of market for change events organized 3.3.1b: women raised voices using the media and campaign platforms				
4.1.1	Implementing Partners undertake internal gender transformation processes	4.1.1a: # of partner staff trained in GALS approach 4.1.1b: # of GALS tools shared with staff		TBC	Training record, training reports, training assessments, project progress reports, Monitoring data and reports	
4.1.2	Implementing Partners reduce barriers for					

<p>employment and retention of women field-staff and in positions of leadership</p> <p>4.2.1 Implementing Partners collect learnings and stories of change</p> <p>4.2.2 OiTL's staff analyse and share learnings nationally and internationally</p>	<p>4.1.2a: # of gender inclusive policies / recruitment procedures adopted by the local partners</p> <p>4.1.2b: # of women recruited in the local partner organizations</p> <p>4.2.1a: # of action learning sessions,</p> <p>4.2.1b: # of stories of change produced</p> <p>4.2.2a: # of staff of OiTL participated and shared learning in the national and international platforms</p>				
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Annex 3, Proposed changes and MTR indicator values to the Theory of Change, project log frame

Intervention Logic	Indicators	Baseline	MTR	Target/remarks
<b>END OF PROJECT OBJECTIVE:</b> <i>women experience strengthened social inclusion and economic rights and opportunities</i>				
<b>Social Sphere</b>				
1.3 More women participate in and lead ROMANSA groups	1.1 a. # of women with the means to save money using saving for change group support (including the women with disabilities)	0	1154	1178, the target for # of female group members (this target was derived from the project proposal doc)
	1.1.b. # of groups led by women	0	65	There was no target, but I suggest to aim for 80% of the groups
	1.1.c. # of women with disabilities	0	113, 9,8%	106, 9%, calculated from the 1178 targeted women
1.4 Increased individual and shared understanding of gender issues and how to address them	1.2. % of project participants that have enhanced capacity and understanding to address the gender issues		73%	At least 50 % of the HH survey respondents, being direct HH members of ROMANSA participants

1.5 Women have increased agency and confidence to act on issues that concern/affect them	1.3. % of women and women with disability are confident to take a leadership role			This has not been evaluated as the women themselves were not part of the HH survey. They were part of FGD. I suggest to measure this qualitative and not quantitative. Or do specific checklist with ROMANSA group participants at start and repeat yearly.
<b>Economic sphere</b>				
2.1 Women have increased livelihood skills and control of assets	2.1. Number and percentage of women with increased access to livelihood resources and diversified productive assets	0	1154, 98% have access to financial assets	At least 60% of the total target of women, 1178
2.2 Women increase household income and savings	2.1.b: Proportion of women with more control over their assets		93% of the women is either in control or involved in the decision making about assets	From HH survey
	2.2a: Proportion of households with supportive attitude towards women economic participation		76% of the family members show supportive attitudes	From HH survey
	2.2 b: Proportion of women and men reported savings by the end of the project		100% have savings in the ROMANSA groups, 79% have utilized the savings	From HH survey
<b>Political Sphere</b>				
3.3 Women have increased confidence to safely strengthen their role outside the household	3.1: Women taking part in decision making outside household level <b>Suggest to change to: % of women from the ROMANSA groups mentioning to have increased confidence because of the project,</b>			This is very difficult to monitor, as these activities take place outside of the project scope. See my suggestion for change I suggest to target for at least 50%

	<b>to safely strengthen their role outside the household</b>			Do a specific checklist with ROMANSA group participants at start and repeat yearly.
3.4 Participants' partners, families and community members recognize women's role as economic actors and in public life	3.2.: # of men in the HH and elderly allowed women to participate in economic activities		94% allowed economic activities for the women	But 21% of them mentioned only if it did not affect the household work and childcare. Derived from HH survey
3.3 Increase in women's voices heard at municipal and national levels	3.3: Number of increased women participations in municipal and national level events <b>Suggest to change to: # of ROMANSA group members (female) having participated in municipal and national level events during the project period</b>			This is very difficult to monitor, as these activities take place outside of the project scope. And there is no baseline value, so no value for increased #. See my suggestion for change I suggest to target for 2 women per Romansa group, which is 204 women in total.
<b>Organizational Sphere</b>				
4.2 Partners have strengthened strategies and policies to promote gender quality in their organizations.	4.1a: # of partners organizations who have at least one policy and/or strategy improved	0	6, although ED was dissolved as organization and program efforts were not sustained	6 partner organizations
4.3 Increased ability from Partners and OiTL's staff to engage women and replicate gender transformation approaches	4.2: % of Oxfam and partner staff with enhanced capacity	0	100% of the partner staff has enhanced capacity, either through direct training or indirect through colleagues.	At least 90% of the trained staff, Measured through Partner interviews, but should be double checked with training pre-post-test or participant data

Annex 4, realized sample size

Admin Post / municipality	Aldeia	ROMANSA group	Partner	Sample HHsurvey	FGD	Participants FGD	KII Xefe Aldeia or succo	suces story	KII parseiru	
Oecusse										
Bobocase	Fatubijae	Ais Noa	BIFANO	15	1	13 (1M / 12F) (1 F PwD)	1	1	1	
	Fatubijae	Obe Kai		15	1	15 (5F / 10M) (8M/1F PwD) (RHTO group)		1		
Lifau	Nefobai	Anun Portu		15	1	9 (2M / 7 F) (2 F PwD)	1			
	Tula Ica	Hadomi Malu		15	1	12 (10F / 2M) (2 F PwD)		1		
Cunha	Noeninen	Maonmuti Nunhenu	AFFOS		1	12 F , (2F PwD)		1	1	
Bobometo	Oebaha	Tnao Babaun		15	1	13 F	1	1		
	Nianapu	Moinfeu Bikune		15	1	18 (3M / 15F) (1 F PwD)	1	1		
Taiboko	Haiboni	Bumaster	MANEO	15	1	12 F	1		2	
Lalisuc	Manuinpena	Kolte i		15	1	20 (6M / 14 F) (3F/2M PwD)	1	1		
Lalisuc	Padaie	Santa Cruz Padiae		15	1	17 (1M / 16 F)		1		
Liquica										
Maubara Lissa	Vatuguili	Moris Kiak	KSI	13	1	10 (5 M/5F)			1	
Maubara Lissa	Vatuguili	Hametin		15	1	11 F				
Maubara Lissa	Vatuguili	Hakiak Osan		17	1	14 (4M /10F)	1	1		
			Empreza Diak						1	
			RHTO						2	
Realized sample				180	13	176 (34M / 142 F of which 22 with disability 11 F/11 M)	7	9	8	393
Estimated sample				180	12	96	12	11	15	314



## Annex 5, consent form

### *Oxfam Nota Konsentimentu*

*Hi, ami serbisu hamutuk ho Centru Sover, halo serbiseu konsultoriu ne'ebe independente. Obrigada barak ba ita boot sira nia tempu no oferese ona tempu atu partisipa. Ami halo hela estudu survey atu apoiu Oxafam nia projet HAKBIIT atu evalua rezultadu projetu refere, nomos atu aprende liutan estrategia diak sria ba tinan balun tuir mai.*

***Informasaun sira ne'ebe ita fahe ami sei uza ba halo analiza hodi kombina rezultadu sira iha relatoriu, konaba susesu no lisaun konaba projetu HAKBIIT nomos karik sei halo publikasaun external.***

*Ami nia nota jeral sei la-sita ita-nia naran direita, foti deti mak ita boot nia lista komunidadade, jeneru, idade, no papel ne'ebe ita bot hola parte iha projetu ka atividade HAKBIIT. Ami sei kuidadu no tau nota sira ne'e iha fatin seguru, peskizador/a deit mak sei bele asesu, no hafoin survey nee remata, nota no informasaun sira ne'e sei intrega ba Oxfam. Se karik ita boot konkorda, ami bele halo gravasaun ita nia entrevista/diskusaun n'ee ho objetivu atu bele salva nota sira deit. Ami sei hamoos (delete) tiha audio ne'e wainhira nota informasaun sira ami foti ona husi entrevista idane'e.*

*Sente livre deit atu hatan baa mi-nia perguntas sira. Ita boot nia resposta nakloke sei ajuda tebes atu komprende ho didaik importante husi Oxfam nia atividade ka iniciativa sira agora nian no iha futuru.*

*Ita nia partisipasaun ne'e totalmente voluntariu, ita bo'ot bele hapara entrevista kuaker tempu wainhira ita bo'ot la-sente hakarak atu kontinua iha diskusaun. Nomos, sekarik ita boot lasente konfortavel atu hatan ba perguntas sira, ita boot iha direitu atu la-hatan. Sekarik ita boot nia resposta balun lahakrak atu grava, bele mos fo hatene ami atu para halo gravasaun.*

*Entrevista idane'e mais-ou-menus oras ida ho balun. Antes hahu, ita iha perguntas ruma mai ami?*

<i>Ita konkorda atu partisipa iha entrevista?</i>	<i>Sim / Lae</i>
<i>Ita konkorda atu halo mos gravasaun?</i>	<i>Sim / Lae /</i>
<i>Ita konkorda Oxfam hasai foto durante survey?</i>	<i>Sim / Lae</i>

*Naran:*

*Data:*

*Asinatura:*

*Sekarik ita boot iha perguntas ruma, kritika, ka probelma ruma konaba estudu idanee, ou konaba maneira ami realiza atividade idanee, ita bo'ot bele kontaktu ba jerente peskiza Sra. Hilly Bouwman via email [hilly.bouwman@gmail.com](mailto:hilly.bouwman@gmail.com) ou OXFAM nia pessoal, mana Ana Paula Sequeira, [anapaulas@oxfam.org.au](mailto:anapaulas@oxfam.org.au)*

## Annex 6, FGD script

### ROMANSA Group Focus Group Protocol

*The focus group is scheduled to last 120 minutes. This will include a coffee break*

#### **Welcome, introduction and consent (script)**

- We are ... and... from an independent Timorese consultant company, Censover Fobo, we are hired by Oxfam in Timor-Leste to find the successes and challenges of the HAKBIIT project and more specially the ROMANSA groups.  
Thank you all for being here. We really appreciate your willingness to talk with us today.
- Today we invite you to be in discussion with us and one another regarding your participation in the ROMANSA group, your improved economic situation and improved gender equality in your private situation. Today's discussion will help us to understand the impact of the HAKBIIT project.
- Your participation in this discussion is completely voluntary. If you no longer wish to participate, you are allowed to leave at any time. You are not obligated to answer any questions you do not wish to answer. If at any point, you are uncomfortable, you can let me know and ask for support.
- This group will be a safe place for all participants and opinions. We encourage you to have a discussion. Everyone is invited to respond directly to one another. You do not need to wait to be called. Though sometimes we will help guide the discussion if we have not yet heard some people's voices or more support is needed. If you disagree with someone, you are welcome to let them know, but please be respectful and polite to one another and anything said in this room, should not be repeated outside of the group by any other participant.
- Everything you say in this group will be confidential. This discussion is being audio recorded and notes are being taken. Any information you share with us cannot be used against you and we will make sure that your names will not be mentioned in the report and notes. We will also make some pictures to be used in the report, if you really do not want to be on a picture than please let us know and we will not include you. Pictures can be used for the report, but Oxfam can also use pictures for publications and presentations of the HAKBIIT project. We will share the report with Oxfam, who will use it for their project development but also might publicize the report or some information from it.
- If you consent/agree to being in the discussion group and that you are included in photo's, you should sign the attendance form. Your signature in the attendance list counts as your agreement to participating in this discussion group and that your information and pictures are used for the report. You can specifically agree or not to having pictures published or not by marking the textbox.

#### **FGD questions and activities**

Atividade tuir mai sei explora (diskuti, fahe experiensia) konaba ita idak-idak nia hanoin, sentimentu, dezafius, nomos mudansa husi ita-nia partisipasaun ba programa idane'e.

#### **Metodu no Nota ba facilitador**

Prepara Flipchart no spidol

Atividade 1: Women have increased control over their own lives (Saving and loans activity)		
Durasau: 15-20 minutos		
	Diskrisaun esperiensa	Nota
Bele fahe ita bo'ot sira nia esperiensa konaba lideransa iha ita bot sira nia grupu, inklui (oinsa imi hili xefe ekipa, imi sente rona malu ka lae? Tanbasa imi hili nia? Imi sente fiar an nudar fetu atu idera grupu ruma ka lae? Tanbasa lae, tanbasa sim?		
Oinsa prosesu rai no foti osan iha imi nia grupu, inklui, impresta fali, uza ba saida. Imi gosta ka sente diak konaba programa idane'e? Too agora se mak ativu liu rai osan, total osan hira ona?		
Oinsa imi nia sentimentu, imi sente iha mudansa ba imi nia moris, imi bele jere rasik ka kontrola rasik imi-nia gastu iha uma laran? Imi sente fiar an ona tanba iha rasik osan? Idependens uza osan?		
Husi programa rai no impresta osan ne'e, aumenta imi nia matenek konaba igualidade jeneru? Papel iha uma laran hahu iha mudansa ka oinsa?		

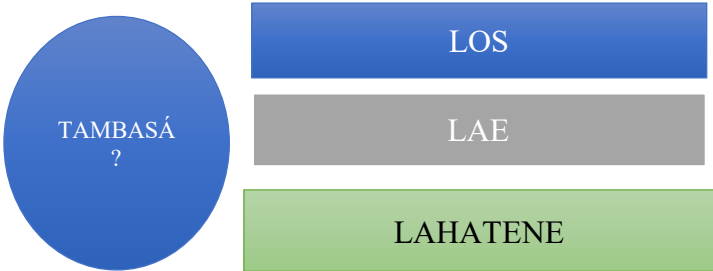
#### Metodu no Nota ba facilitador

Prepara Flipchart, spidol, no stick note. Fahe spidol no stick note ba kada partisipante. Husu partisipante atu hakerek sira nia sentimentu (letra ida ka frase badak konaba hafoin ba taka iha koluna flipchart ne'ebe prepara ona.

Atividade 2: <i>women have increase access to productive and resilient livelihood</i>		
Durasau: 15-20 minutos		
	Diskrisaun esperiensa (sei foti nota husi fasilitador)	Nota relevante seluk
Sistema apoiu (Oinsa familia apoiu ita bo'ot nia serbisu ka negosiu?)		

Saida deit maka Romansa+ oferese nu'udar apoiu ba ita bot sira? uza ba hodi halo saida, negosiu ruma?		
Oinsa ita bo'ot iha direitu rasik atu kontrola asset rasik?		
Ita bo'ot sira iha income (osan tama) iha ka lae? Husi negosiu saida?		
Ita bo'ot sente iha mudansa saida? Bele mensiona mudansa sira ne'ebe akontese!		

<p><b>Atividade 3: main characteristics of a Timorese Empowered Woman</b> <b>Durasaun:15-20 minutos</b></p> <p><b>Statementu sira</b></p> <p>Feto sira bele foti desizaun atu serbisu iha ne'ebe, ho sé, kona-ba saida</p> <p>Feto sira bele halo toos no halo natar hanesan mane sira bainbain halo</p> <p>Feto sira lafahe serbisu uma laran ho mane tanba sente katak idane'e fetu nia serbisu</p> <p>Feto sira fo valor ba sira-nia serbisu iha uma laran mesmu la hetan selu husi ema ruma ka membru familia</p> <p>Feto sira sente seguru lao ba mai iha bairo ka munisipiu seluk faan sasan</p> <p>Mane iha uma laran fo valor no respeitu ba fetu nia serbisu</p> <p>Feto bele organiza ka lidera inkontru bo'ot iha bairo ka suku</p> <p>Feto sira sente diak tanba hetan serbisu ka negosiu rasik, nunee, hadok husi violensia</p>	<p><b>Metodu no Nota ba fasilitador</b> <b>Instrusaun ba atividade:</b></p> <p>Partisipante sira sei halibur hamutuk ba grupu ida, hotu hotu sei rona fasilitador lee estetementu.</p> <p>Hafoin rona tiha, kada partisipante deside atu muda ba "LOS, LAE, LAHATENE) ne'ebe prepara antes ona.</p> <p>Partisipante sira sei husu atu fó sira-nia razaun tanba sa sira hili ba LOS, LAE, ka LAHATENE?</p> <p>Fasilitador sei anota informasaun hotu!</p>
--	--

<p>Feto sira brani atu foti desizaun fahe malu, atu ses husi abusu ka violensia ne'ebe akontese iha sira-nia relasaun uma laran</p> <p>Feto hetan osan ba an-rasik no familia. No nia iha direitu atu deside oinsa nia uza nia osan rasik</p> <p>Feto bele foti desizaun konaba bainhira mak hakarak halo relasaun sexual ho nia parseiru</p> <p>Mane no feto iha uma kain gasta osan husi bolsu rasik ba uma laran hanesan</p> <p>Feto labele foti desizaun konaba hakarak iha oan ona no oan nain hira</p>	
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<b>Atividade 4: Women have a greater voice in public spaces</b> <b>Durasaun: 15-20 minutos</b>		
	Diskrisaun esperiensa (sei foti nota husi fasilitador)	Nota relevante seluk
Entre ita bo'ot sira balun involve iha atividade suku no iha esperiensa bele foti desizaun? Bele fahe ezemplu desizaun saida deit maka ita boot foti ona?		
Hafoin involve iha grupu idane'e, oinsa ita nia familia no comunidade rekonese ita ona? Sira husu ita nia ideas, sira hahu rona ita, sira hahu haree ita nia atividade ekonomika nee diak, nunee sira hahu valoriza?		
Iha ita nia Suku ka bairo, oinsa ita bo'ot sira nia esperiensa apoiu maluk nee'ebe iha kondisaun difisiente?		
Ita nia familia apoiu ita liuhusi invove iha foti desizaun ka iha eventu importante sira ka lae? No oinsá?		
Oinsá familia ka laen apoiu ita iha atividade publiku sira? Fasilita transporte, tau-matan ba uma-laran no labarik?		

Feto sira presiza husu lisensa ba laen atu partisipa iha eventu publiku sira?		
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## Annex 7, KII village leaders, project partners and ROMANSA group members

### KII village leaders

Targeting: succo or aldeia leader

Data:

Position:

Succo/aldeia:

Gender:

Involvement and activities
<ul style="list-style-type: none"> <li>• How were you involved in the HAKBIIT project?</li> <li>• What activities is the HAKBIIT project implementing in your village?</li> <li>• Were you involved at the start of the ROMANSA groups and in spreading information and selecting members for the ROMANSA groups? How did you select people for the groups?</li> <li>• Apart from the ROMANSA groups, did the project also provide socialization to the broader community about gender equality issues (GALS)? if so, how do you think this has changed the people's knowledge and attitude? Do you see results? Can you mention some examples.</li> </ul>
Social sphere
<ul style="list-style-type: none"> <li>• Do you see a difference in your community, in how men and women interact since the program started? What difference do you see? How do you think the HAKBIIT program contributed to that change? Did the program create a more equal and inclusive community? How do you see this? Can you give some examples?</li> <li>• Have you personally changed your ways of approaching women in the village? And what about persons with disabilities? Did you change your vision on their participation in the village?</li> <li>• Do you think that the HAKBIIT program has a positive effect on domestic violence in your village and the people's households? Do you see a decrease? What is the cause of the decrease of domestic violence.</li> </ul>
Economic sphere
<ul style="list-style-type: none"> <li>• Do you notice an increase in economic activities from participating women and men in the ROMANSA group in your village? How does this effect the broader community and its members?</li> <li>• How do the other villagers think about the fact that women are encouraged to start engage in economic activities? Does it inspire also women who are no group members? How do you see this?</li> <li>• Does the village create any conditions to help women be economic active? Like creating a transport system, child care, sharing task,...</li> <li>• Did the village in general profit from more economic activity from the ROMANSA group members?</li> </ul>
Political sphere
<ul style="list-style-type: none"> <li>• Do you feel that women have lesser opportunities than men in your village? Because of rights or cultural norms?</li> <li>• Do you see more women joining decision-making meetings or committees in your village, administrative post and municipality? What meetings? About what topics? What are the issues that the women mostly talk about in these meetings?</li> <li>• How do you support them to be more active in the village?</li> <li>• Did the community create new rules, tara bandu, or strategies to assure women's participation? For instance, a quota for female leaders in the SDMC.</li> <li>• Do you notice that they raise their voice more often?</li> </ul>
Land rights and disaster risk management



- How are the rights to land in this community? Who can own who can inherit land? Men or women, or both? What does the law say and what is the cultural rule about land ownership?
- Or can women only use land but not own?
- Are women in your culture involved in decision making about how to use land? Do the men ask them, or is this mainly business for the men?
- Are women asked for their opinions about how to utilize the land?
- Did the HAKBIIT project influence the community members about this issue? Did they start to change or not?
- Are women also involved in cases of land-dispute? To resolve it?
- Do the SDMC and GMF committees involve women in decision making? Do they involve women in the creation of the DRR plan? And in the water maintenance plans? How does this effect the women positively?
- What are the key concerns for this community in relation to disaster risks? What are the main causes of disasters?

### Recommendations

- What would you like to recommend to Oxfam for the next two years of the project?

## KII Questionnaire for implementing partner organizations

Covering Organizational sphere

Targeting: Director, project manager/coordinator, project officers

Date:

Name:

Position:

Organization:

Gender:

### 1. Human resources

- How many staff members of your organization are involved in the HAKBIIT project implementation? Are they involved from the start or did they join later?
- What was your/their knowledge on the project topics (ROMANSA, ROMANSA+ and GALS) before you started the project? What trainings on these topics did you get from Oxfam/HAKBIIT? Were these trainings helpful for you, the staff and the organization?
- Do you feel confident to implement the HAKBIIT information and methodologies?
- Do you know the ROMANSA and GALS manuals? Do you understand them well? Or still miss some knowledge?

### 2. Monitoring

1. How many ROMANSA groups did you start up during the project? How many were already existing before? How many groups do you currently support? (Please provide evidence from monitoring information)
2. How many times did you provide a GALS activity? How did you organize it, to who did you give it?
3. Did you monitor how many women increased their agency by joining decision making organs?

### 3. Organizational sphere

- What other support (on organizational level) did your organization get from OXFAM in relation to developing gender equality and disability inclusion sensitiveness? Trainings, meetings, discussions, reflections, etc. To what degree and about what topic did this help to develop new skills within your organization?
- How many strategies and/or policies to promote gender equality and social inclusion within your

<p>organization have you revised, changed or developed with support from OiTL or because of interventions from OiTL? How was the support from OiTL recieved?</p> <ul style="list-style-type: none"> <li>• How did you or your staff/ colleagues change your attitude and practice in order to increase gender equality and disability inclusion in the project? To what extend has the project contributed to increased ability to engage women and implement gender transformation approaches as well as social inclusion?</li> <li>• How many new approaches/methodologies have you applied in practice? Which approaches? (ROMANSA, GALS, WEE, Washington group questions...), how many did you already know before the project how many did you learn from the project?</li> </ul>
<p><b>4. Project implementation</b></p>
<ul style="list-style-type: none"> <li>• Can you mention the project successes? What is the good results of the project?</li> <li>• What is still challenging for the implementation of the project?</li> <li>• Are you confident that you will reach your end-goal-targets of the project? Or do you think the project needs some changes? If so, what?</li> </ul>
<p><b>Recommendations</b></p>
<ul style="list-style-type: none"> <li>• How is the collaboration with OXFAM? Do you feel that you get enough support, are their demands realistic for you? Do you have any suggestion to increase collaboration?</li> <li>• Do you have any other remarks or recommendations for Oxfam to increase the quality of the program?</li> </ul>

**KII ROMANSA group members**

Targeting: Different group members, with special stories or moderate stories  
 One group member per group.

Date:  
 Name:  
 Position in the group:  
 Group name:  
 Village/aldeia:  
 Gender:

<ul style="list-style-type: none"> <li>• What was your situation before you started to join the ROMANSA group? What was your biggest challenge in life?</li> <li>• Why did you join the group?</li> </ul>
<p><b>Savings and loan</b></p>
<ul style="list-style-type: none"> <li>• How much money did you manage to safe? Are you taking savings and loans from the group? What do you use the savings and loans for?</li> <li>• How does the savings and loans help you in your daily live?</li> </ul>
<p><b>Social</b></p>
<ul style="list-style-type: none"> <li>• How was/is your situation at home? Do you feel that you are treated equally by other family members? Can you explain?</li> <li>• Did you already have the GALS training? How did this training help you?</li> <li>• How did you share the learned lessons from GALS with your family? What did they think about GALS?</li> <li>• Did something change in your home situation? For the better? What changed?</li> <li>• Do family members support your participation in the ROMANSA group? How?</li> </ul>
<p><b>Economic</b></p>
<ul style="list-style-type: none"> <li>• Did you create any new business, or horticulture, to help your household? What did you start?</li> </ul>

<ul style="list-style-type: none"> <li>Do you feel this micro-business is helping your situation at home? How is it helping you and your family?</li> <li>Do you have your own control over the money? Who decides what to do with your income? And who decides what to do with your husbands' income?</li> </ul>
<b>Political</b>
<ul style="list-style-type: none"> <li>Since the ROMANSA group, have you been more active in your community?</li> <li>How has the women participation changed?</li> <li>Are you involved in the SDMC and GMF committees plans? Do they ask your opinions?</li> <li>Do you have rights to land? for instance, when your husband dies, who will inherit the land?</li> <li>Do you and your family decide together on what to do with the land? explain?</li> </ul>
<b>Recommendations</b>
<ul style="list-style-type: none"> <li>What do you wish for the near future, and how can the ROMANSA group help you with that?</li> </ul>

## Annex 8 : Detailed data collection plan

Date	29-01	30-01	31-01	01-02	02-02
<b>Time</b>					
	<b>Fly to Oecusse</b>	<b>Oecusse</b>	<b>Oecusse</b>	<b>Oecusse</b>	<b>Oecusse</b>
Morning,	9.30: Training enumerators and partners BIFANO, MANEO, AFFOS, RHTO	8.30: Testing with test group (1), Cunha Maonmuti Nunhenu	Data collection group 2, Bobocase, Ais Noa (FGD, KII xefe succo, 15 HH survey)	Group 4, Bobometo, Tnao babaun, (FGD, 15 HH survey)	Group 6 Lalisuc, Kolte I (FGD, KII xefe succo, 15 HH survey)
	Lunch	Lunch	Lunch	Lunch	Lunch
afternoon	13.00: Training enumerators and partners BIFANO, MANEO, AFFOS, RHTO	Evaluation of testing Last planning issues	Group 3, Bobocase, Obe Kai (FGD, 15 HH survey)	Group 5, Bobometo, Moinfeu Bikune (FGD, KII xefe succo, 15 HH survey)	Group 7, Lalisuc, Santa Cruz Padiae (FGD, 15 HH survey)
Date	05-02	06-02	15-02	16-02	19-02
	<b>Oecusse</b>	<b>Oecusse</b>	<b>Dili</b>	<b>Maubara</b>	<b>Maubara</b>
morning	Group 8 Lifau, Anun Portu, (FGD, KII xefe succo, 15 HH survey)	Group 10 Taiboko, Bumaster, (FGD, KII xefe succo, 15 HH survey)	Data collection Training KSI, ED, RHTO	Group 11, Datacollection, Maubara Lissa, Moris Kiak, (FGD, success story, 15 HH survey)	Group 13, Datacollection, Maubara Lissa, Hakiak Osan (FGD, KII xefe succo, 15 HH survey)
	lunch	lunch	Lunch	Lunch	
Afternoon	Group 9, Lifau, Hadomi Malu, (FGD, 15 HH survey)	Evaluation	Data collection Training KSI, ED, RHTO	Group 12, Datacollection, Maubara Lissa, Hametin, (FGD, success story, 15 HH survey)	