

**Loan 1753-CAM: Stung Chinit Irrigation and
Rural Infrastructure Project**

**FINAL REPORT ON INCOME RESTORATION PROGRAM
UNDER RESETTLEMENT PLAN PHASE II
(STUNG CHINIT RESERVOIR)**

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EXECUTIVE SUMMARY

Background

The Income Restoration Training Program was initiated to mitigate the impacts on 847 households who were affected (lost more than 10% of their land) by the Stung Chinit Irrigation and Infrastructure Project. The Program started from the beginning of 2006 and completed at the beginning of July 2008. The main components expected to be carried out by the Program include agricultural training, training on basic living skill, off-farm internship and job creation, post-training follow up and backstop support, and credit facility and self-help group establishment and management.

Agricultural Production Training

Based on the preliminary situational analysis, the Program developed 5 modules for agricultural training including System Rice Intensification, Integrated Farming System, Pig Raising, Watermelon Farming, and Mushroom Farming which are suitable for the current situation of the target APs household in the area. In order to deliver effectively the training to the target APs, the Program trained 10 trainers on the five modules. Five trainers selected from the staffs of the Provincial Department of Agriculture, Forestry, and Fishery. Other five trainers selected from free land consultant who experienced with the relevant training. The agricultural training was conducted two cycles, the first cycle started from November 2006 and ended at the end of January 2007, and the second cycle started from the beginning of May 2007 and ended at the end of June 2007. The training sessions were conducted in the villages where the trainees are living. After completion of each training cycle, the team conducted continuous direct visits (home or field visit) to each target household family in order to provide further technical and advisory support for applying their knowledge and experiences from the training in their real practice. The continuous direct visit was made to each target APs household including APs members participated the training and APs members not participated the training.

In total, the number of target APs members participated in the five agricultural modules of the two training cycles was 2490. There were 544 APs members participated in System Rice Intensity training, 544 APs members participated in Integrated

Farming System, 498 APs members participated in Mushroom training, 498 APs members participated in Watermelon training, and 406 APs members participated in Animal Production training.

Most people were interested, involved, and understood the contents of the training, and they could use at least some knowledge and experience from the training to improve their agricultural production. Most target APs households started to make Compos fertilizer, to grow productively watermelon, and to raise pig. Some started to apply system rice intensity and organic rice production. However, they seemed to have some difficulties in changing totally their traditional practices specifically in rice growing. They didn't want to take risk, they are fear of changing totally their rule of thumbs might reduce their productivity of a whole year.

Basic Living Skill Training

The Program introduced the Family Financial Management Training to the target Aps households in order to improve their basic and critical living skill. The main objectives of the family financial management training are (i) to make APs members understood the importance of money management for their family; (ii) to instruct them on how to manage their revenues; (iii) to instruct them on how to manage their expenditure; (iv) to make them understood on how to keep their money in productive and safety way; (v) to bring them the practices on borrowing and lending money in safety and productive mode; (vi) to instruct them on the practical family budgeting method; and (vii) to direct them in practices on the record of their revenues and their expenditure. The Family Financial Management was conducted in three cycles, two cycles were along with the agricultural training and an additional cycle (recommended by a consultative meeting) was conducted in the period between the two cycles. The same to the agricultural production training, after completion of each training cycle, there were continuous and direct home or field visit to each target APs household in order to provide further instructions and supports to the trainees as well as the APs members absent during training sessions.

In total, 455 target APs members participated the first cycles of family financial management training, 485 target APs members participated the second cycle of the training, and 600 target APs members participated the third cycle of the training.

Most target APs members were interested in the training. They involved, and understood the concept of the training. But they seemed to have many difficulties in bringing their knowledge to the real practices. The main difficulty was changing their habits from just thinking about concurrent situation to anticipating, analyzing, making plan (specifically anticipating revenues and expenditures), and tracking actual events. Moreover they seemed not to be ready in trying their efforts. However, with our continuous direct visit and support, most target APs households have managed better their resources: They tend to discuss on their potential revenues and expenditures, they have saved and deposited their money in bank, they have stopped borrowing money with high interest rate, and some families can record their incomes and expenses in formal written statement.

Off-Farm Internship and Job Creation

The main strategy used to help the APs members getting job in off-farm area is to send the appropriate young members of the target APs members to attend internship (On-the-job-training) in order to equip them with knowledge and practical experience that can enable them to perform their job immediately after the training. The team continuously assessed the opportunities for internship and job placement. After various consultations with some companies and NGOs in Phnom Penh and around the area where the target APs household are living, the team found that security guard companies and garment factories were appropriate places for the target APs, because they could find their job immediately after completion of the internship. Simultaneously with opportunity assessment for internship place and job placement, the team informed, through direct contact, the households members of the target APs families to find out who want and are able to participate in off-farm internship program. The selection of candidates was based on two critical criteria. The first criteria was the appropriateness and willingness of the candidate to the proposed internship and job offer. The second criteria was the degree of need of the target APs households, specifically those who lost more land given more priority than others. After the selection of candidates and before sending them to the internship place, the team has prepare a pre-internship training (orientation) on living skills in the internship place, and the job related situation.

In total, the team helped directly 91 people from the target APs families to complete successfully on the job training in Phnom

Penh. 43 young people of the target APs household completed the training on security guard affairs in Phnom Penh. 48 young people from the target APs household completed internship on tailoring and sewing in Phnom Penh. All of them found job immediately after the training. They are capable to go and comeback between Phnom Penh and their hometown whenever they need to do so

Based on the feedback from the direct visit, we noted that the number of young APs household members working for garment and security companies in Phnom Penh increases to 123 with an average salary of USD 70.5 per month. This component can benefit the target APs in two main aspects. The first benefit is to equip young people of the target APs household with technical knowledge and experiences enable them to get immediately their job with appropriate salary to help their family. The second benefit is to get them experienced with business area enable them to have their creativity and flexibility in terms of income generation and living skill.

Post-training Follow-up and Backstop Support

The Post-training follow-up and backstop support was initiated to achieve three main objectives. The first objective is to follow up the use and outcomes of the training as well as to get tracked the actual situation of the APs households. The second objective is to provide directly further technical and advisory services, and other possible supports to the APs families in order to help them deal immediately their current problems. The third objective is to identify additional needs for support of the APs families for the next step specifically in the need for improving their income generation and living skill in the future. In order to implement effectively this component, the team has developed a monitoring tool and has conducted census visit (home visit) to each target APs household. This component requires big effort from the team members, because we need to work directly with the target APs households at their houses or their fields of activity.

The Program conducted five cycles of post-training follow-up and backstop support. The first cycle started from February 2007 and ended at the end of April 2007. This cycle was conducted for all target APs households. The second cycle was conducted for only target APs losing more than 50 percent of their landholding. It started from July 2007 and ended at the beginning of August 2007. The third cycle started from October 2007 and ended in

December 2007. This cycle was delivered to all target APs households. The fourth cycle was conducted only for target APs households requested (during the third cycle of visit) further technical support in agricultural production. It was conducted for two months: January and February 2008. The fifth cycle started from March 2008 and completed at the end of April 2008. In addition to its original objective, the fifth cycle was conducted also for assessing the current landholding, the sources of income, the practice in term agricultural production, and the revenues of the target APs households.

This continuous activity allowed the team working closely with target APs household, knowing their current situation, communicating directly and continuously with them in order to solve some problems, and allowed the team provide direct advisory and technical support based the actual situation of the visited household.

Self-Help Group Establishment and Management:

The team organized the target APs households into 25 self-help groups based on their geographical location. The mission of self-help group including sharing general information, sharing techniques and experience in agricultural production and off-farm business/living skill in order to improve their livelihoods, sharing resources, physical and financial resources in order to enhance capacity of using their resources, and managing revolving fund allocated for the self-help.

One self-help group has one group leader and 4 deputy leaders (responsible for information affairs, finance, social affairs, and internal control). They are be selected by their group members based on voting system (decision is made based on 50 + 1). The terms of the group leader and other 4 deputy leaders is one year. They can continue to be the leader or deputy leader whenever the group members vote for them. One household of the group members has only one vote. The self-help has to meet once a month during the first week of the month. The team developed a detailed guideline for self-help group establishment and management and trained on the detailed contents of the guideline, and also provided the guideline to each self-help group. The team noted that the monthly meeting of each self-help group was not smooth yet, it is needed the team to continue in facilitating at least a few months more.

Credit Facility Establishment and Management

Due to the impossibility of handover of revolving fund management to existing micro credit institutions and banks (banks and micro credit institutions could not fulfill IRC requirement: Interest rate not more than 2%), the team decided on an establishment of credit facility under series of consultations with IRC officials, ADB representatives, group leaders and deputy leaders. The credit facility was established with respect of three main principles. The first principle is sustainability: the funds will not be lost and should be available all the times for the target APs households. The second principle is productivity: the fund should provide value added (benefits) to the target APs households. The third principle is effectiveness: the fund should be accessible to the target APs households, specifically to those who really need it. The team integrated the facility into self-help group in order to (1) to distribute the fund fairly, (2) to facilitate accessibility to the fund by the all target APs households, (3) to facilitate delegation of fund management and responsibility to the target APs group from the end of the Program.

Besides the establishment of policy guideline for establishment and management of the credit facility, the conducted series of trainings on the contents of the policy, and on how to work with bank or micro credit institutions. The team helped the 25 established self-help groups to opened saving accounts (one per group) at ACLEDA bank located in the area. The revolving fund was transferred to each saving account in January 2008. The division of the fund was made based on the number of APs households in each self-help group (we divided USD 20000 by total number of target APs households). Each group owns and is responsible for the management of its account. The ACCLEDA bank agreed to report monthly statement of each saving account to the account owner and to IRC through the team. The group leaders and deputy leaders report the statement of their account to their members every monthly meeting. Based on the feed back from monthly meetings of the self-help group, all groups have increased the amount of their revolving fund through monthly saving of the their group members.

The team noted that all self-help groups have not yet been able to conduct their monthly meeting effectively. Some areas are needed to be improved including gathering their members to participate, organizing reports to be presented, processing

meeting contents, and taking notes of the meeting. In order to sustain the established self-help group and their credit facility, the one-year part time involvement of the program to assist them in managing their group and credit facility is needed.

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INTRODUCTION

1. Intention and Structure of Report

1. This final report has been prepared by Envisioning¹, the NGO contracted to provide technical assistance in the income restoration program (the Program) for severely affected people (APs) of the Stung Chinit Irrigation and Rural Infrastructure Project (SCIRIP) for the completion of the Program that has been started since January, 2006. The report was prepared in close coordination with MOWRAM resettlement unit, the Resettlement Unit of the Inter-Ministerial Resettlement Committee (IRC), the Provincial Resettlement Sub-Committee of the Kampong Thom Province, Provincial Department of Agriculture, Forestry and Fishery, Education Center of the districts, and local authorities, including the governor of Santouk district, deputy district governor of Baray, and heads of the five target communes.
2. The purpose of the report is to present the activities and results of the Program from its beginning to the end including the background information of the program, the program scope and objectives, the preliminary situational analysis, training organization and delivery, off-farm internship and employment for APs, post training follow up and backstop support, credit facility establishment and management, and self help group establishment and management.
3. The report is prepared to present readers with five parts. The first part is introductory part including the intention and structure of the report, background information on the Program, and the Program's scope and objectives. The second part presents the results of the preliminary situational analysis, including geo-demography of the area, social programs present in the project area, apprenticeship and employment opportunities assessment, and KAP assessment. The third part emphasizes on training organization and delivery including training on agricultural production, and training on family financial management for the APs. The fourth part describe on the off-farm internship and job creation for the APs. The fifth part presents the activities of post training follow up and backstop support. The sixth part presents the activities of self-help group and credit facility establishment and management. And the last part concludes aver all program activities and results.

¹ This is also referred to in this document as the Team.

2. Background Information on the Program

4. The Income Restoration Program (the Program) for severely affected APs in the Stung Chinit Irrigation and Rural Infrastructure Project (the Project) is associated with a sub-component of the Project first component, the Farmer Community Organization and Extension Services.
5. The Project involves the rehabilitation of the Stung Chinit irrigation system. The main objectives of the Project are to increase agricultural productivity and farmer incomes through the provision of irrigation and drainage, initially in the Priority Area for 2960 ha (4500 to 7000 ha wet season and 2000 to 3000 ha dry season). The project will establish an infrastructure to provide a basis for future irrigation and drainage of a further approximately 4420 ha in the southern sector served by the existing main canal.
6. The Project consists of four main components. The first component involves farmer community organization and extension services, which includes (i) land ownership assistance, (ii) formation and training of farmer water user groups (WUGs) and farmer water user communities (FWUCs), and (iii) agricultural extension services and research. The second component involves irrigation infrastructure which includes (i) replacement of the main diversion weirs on the Stung Chinit river, (ii) reconstruction of the embankments of the main canal, (iii) introduction of a passage to allow annual fish migration, (iv) development of the reservoir, (v) remodeling and construction of secondary canals and drains, and (vi) provision of field offices and equipments. The third component concentrates on irrigation and resettlement management which involves establishment and development of a system for farmer managed operations, and Stung Chinit project steering committee and PIU, including capacity building of the Steering Committee and MOWRAM staff in all technical aspects of the scheme management, the implementation of the RP by a provincial sub-committee, the management of information and consultation programs, and the provision and regulation of grievance procedures. The fourth component includes improvement of roughly 150 km of rural roads in and around the project area, and upgrading of six local markets.
7. The Project has affected 2810 AP households. 30% of them (or 852 households) are severely affected by losing more than 10%

of their total productive land. These AP households are all entitled to participate in the income restoration Program. Moreover, 480 of these AP households are losing more than 30% of their total productive land and will, therefore, be assisted in looking for replacement land to buy.

3. Program Scope and Objectives

3.1 Main purpose of the Program

8. The main purpose of the Program is to assist the 847 AP households restore their income capabilities.

3.2 Specific objective of the Program

9. The specific objective of the Program is to help the 847 AP households engage in new or additional livelihood activities that are aimed at restoring their income earning capacity and standards of living to their pre-project levels.

3.3 Major tasks of the Program

10. To achieve the aforementioned objective, the Program will carry out the following major tasks: (i) situational analysis to find out the appropriate income restoration measures to be provided to the target AP household; (ii) development of appropriate curriculums for the training of APs, as required; (iii) delivery of training and apprenticeship of the target APs; (iv) introduction of income restoration activities; (v) management of block fund for micro-credit; (vi) organization of self-help group among the AP household beneficiaries; and (vii) provision of extension and backstop support to the APs.

3.4 Target participants of the Program

11. The target beneficiaries of the Program are 847 AP households losing more than 10% of their total productive land.

PRELIMINARY SITUATIONAL ANALYSIS

12. The preliminary situational analysis is conducted to achieve four main objectives of the preparation phase. The first objective is to know clearly and to be familiar with the geo demography of the APs and the target area. The second objective is to get known organizations and activities involving in the area. The third objective is to brief on socio economic, specifically jobs situation around the area. The fourth objective is to know knowledge attitude and practice (KAP) of the target APs.
13. During the this period, the Team has collaborated closely with the MOWRAM Resettlement Unit, IRC, and the Provincial Resettlement Sub-Committee in the conduct of the situational analysis and, eventually, in the preparation of the Inception Report. Background information on the Project and documents relevant to the Program were provided by the said government offices. The team has also consulted with key other relevant organizations such as ACELDA Bank Plc., UNDP, and SBK Research and Development, and two other NGOs actively involved in the area: Group de Recherches et Echanges Technologiques (GRET) and Cambodian Center for Study and Development in Agriculture (CEDAC. In addition, the team has consulted and worked closely with the provincial department of agriculture forestry and fishery, district center of education, and local authorities, including the district governors, commune leaders and village leaders.

4. Geo-demographic of the APs

14. The Project has affected 2810 AP households. 30% of them, 847 households, are severely affected, losing more than 10% of their total productive land, or losing houses or shops. Additionally, 480 of these AP households are losing more than 30% of their total productive land and will, therefore, be given priority assistance in looking for replacement land that they can buy.
15. All of the 847 severely affected AP households are living in two districts: Santouk District, situated in the north of the embankment, and Baray District, situated in the south of the embankment. In Santouk District, the APs are found in Kampong Thamar and Krayea communes. In Baray District, the APs live in Balang, Jorngdoeung, and Krawa communes.

4.1 Kampong Thmar Commune

16. The Kampong Thmar commune consists of 11 villages with total population of 9700. There are 514 households of this commune affected more than 10% of their lands (272 households in Snor village, 205 households in La Ork village, and 37 households in Khvek village). There are 162 of the total 272 affected households in Snor village losing more than 30%, and another 110 households losing less than 30% of their lands. In Laork village, there are 91 households losing more than 30%, and 114 households losing less than 30% of their lands. In Kvek village, there are 37 households losing more than 10% in which 20 households losing less than 30% and 17 households losing more than 30% of their lands. The main source of household incomes is rice production.

Table 1: Division of APs by villages and degree of land lost

District	Commune	Village	Total APs (>10%)	APs losing <30%	APs losing >30%
Santouk	Kampong Thmar	Snor	272	110	162
		Khvek	37	20	17
		Laork	205	114	91
	Krayea	Trapang Pring	12	6	6
Baray	Balang	Taphok	103	27	76
		Balang	59	28	31
	Joengdoeng	Prey Dom	34	10	24
		Sampov Loon	49	10	39
	Krawa	Kompong Sdach	76	42	34
Total			847	367	480

Adopted from the list of APs provided by MOWRAM Resettlement Unit

4.2 Krayea Commune

17. This commune has the total population of 7000 people living in 1300 households in 7 villages. The number of households losing

more than 10% of their lands is only 12 (in Trapang Pring village): 6 households losing less than 30% and another 6 losing more than 30% of their lands. The main sources of household incomes are rice production and forestry exploitation.

4.3 *Balang Commune*

18. The Balang commune consists of 12 villages with the total population of 14305 living in 3345 households. 61% of the population is more than 18 years old. There are 162 households living in this commune affected more than 10% of the landholdings (103 households in Taphok village and 59 households in Balang village). The main source of household incomes is also rice production.

4.4 *Choeng Doeng Commune*

19. The commune has the total population of 10433, living in 10 villages. There are 83 households living in two villages (Preydom village and Sampov Loon village) losing more than 10% of landholdings in commune. Preydom village has 34 affected households in which 10 households losing less than 30% and 24 households losing more than 30% of their lands. Sampov Loon village has 49 affected households in which 10 households losing less than 30% and 39 households losing more than 30% of their lands. The main source of household incomes is also rice production, and the main problem of his commune is lacking of water for rice production.

4.5 *Krawa Commune*

20. Krawa commune has 8 villages. The total population of the commune is 9297 living in 1991 households, but only 16 households (in Kompong Sdach village) losing more than 10% of their lands, in which 6 household losing more than 30% of their lands. The main source of household incomes is rice production. In addition, there are 60 households in this commune, are estimated to be affected by the Project.

5. Organizations involved the development of the area

21. Besides local government agencies, there are many other organizations that are engaged in development work in the project area, and they include the following:

- ❖ Provincial Department of Agriculture involves agricultural development of the area. Every year the department provides agricultural trainings included rice production, vegetable production, and lives stock to the people living in the area. The trainings are provided through theory education, field demonstrations, and farmer models demonstrations.
- ❖ JICA has involved the establishment of forestry community for Krayea commune. The project has been finished already, and the community is working step by step with self managed implementation.
- ❖ GTZ has involved the hygiene water production (well production) for people living in Krayea commune. This project has been also finished.
- ❖ ADRA has been involving mainly health education in the area for Kampong Thmar commune, Balang commune, Joeng Doeng commune, and Krawa commune. Referring to the consultation with commune leaders and his colleagues, ADRA has involved also agricultural training for their commune.
- ❖ UNICEF emphasizes mainly on primary education specifically formal education for people living in the area.
- ❖ GRET focuses on establishment of farmer water use communities and farmer water use groups. These activities are not covered people whose lands situated in Joengdoeng commune, Krawa commune, Balang commune, Laork village, and Trapang Pring village.
- ❖ CEDAC has involved agricultural promotion included rice production, compost development, vegetable growing, and livestock training and research.

6. Apprenticeship and Job Market Situation

22. As mentioned in paragraph 10 of Section 3, Program Scope and Objectives, training and apprenticeship of eligible members of the 852 AP households to help them get off-farm jobs is one of a number of income restoration activities under the Program. This objective is depended exactly on the availability of jobs and apprenticeship opportunities in existing business and non business establishments. Consequently, consultations with small, medium, and large scale establishments, including technical

vocational training centers, are needed. This task is a continuous activity.

23. The main objectives of the consultation are to find available jobs and working condition, available internship places and living condition, and cost related to the transfer of APs to get jobs or to complete successfully internships. The results of the preliminary consultations done by the Team are as follows:
24. **Security Guards.** There five security companies which have been consulted. We found that the average training period is 2.5 months, the application fees is USD 40.00, the candidates have to be responsible for themselves for foods and accommodation. After finished the training, trainees can work as security guards with a salary ranking from USD 50 to USD 80 a month.
25. **Garment industry.** There are many textile factories in Phnom Penh, but they don't allow doing internship in factories. If they want to recruit workers, they need only full skill workers who can work for them. The salary of worker of textile factories is ranking from USD 40 to USD 90 depended on skills and number of working hours. It is better to note that currently, the labor supplies to textile factories are too high, so seeking for a job in textile factories is not an easy task (sometimes workers need to give commission to recruiter in order to be recruited).
26. Concerning with garment industry and security guards, we found that the trainees can find their jobs immediately after the internship if they were doing their internship with organization that have good relationship with the industries.
27. **Car Driving.** The average training period to be a professional driver is from 2 to 5 months, depended on absorption capacity of the trainees in terms of theories and practices (because trainees have to passed the final examination in theories and the final examination in practice at the end of the training period: If they failed, they have be trained again). It is better to note that if trainees don't have their own cars, they must find their jobs as drivers immediately after having finished the training, or they will lose their knowledge and practiced ability. The cost related to this training is around USD 90 for the whole program, but trainees have to be responsible for themselves for foods and accommodation.

28. **Hair Cut.** The average period of this training is from 1 to 4 months, and the instruction fee is around USD 30 a month. Trainees have to be responsible for themselves for foods and accommodation.
29. **Beauty Care Hair Dressing and Make Up.** The average training period is from 3 to 6 months, and the training fee is around USD 80 a month. Trainees have to be responsible for themselves for foods and accommodation.
30. **Motorbike Repairation.** The average training period of this skill is from 3 to 8 months, depended on the ability of trainees and availability of practical cases. The tutorial fee is around USD 50 a month.
31. **Telephone Repair.** It is very difficult to find a shop that can provide internship on telephone reparation. Based on preliminary consultation with telephone shops, the owners didn't have any vacancy for internship for trainees.
32. Based on the above information, we found that the internship on security guards, and sewing and tailoring seem to be appropriate to the APs, because they can find their jobs immediately after completion of the internship.

7. Knowledge Attitude and Practice Assessment

7.1 *Past and current training course involvements*

33. Training on vegetable growing: The training has been provided around 3 times already during the last 2 years, specifically to people living in Trapang Pring village, Kwek village, Laork village, and Snor village. Most people who have involved in the focus group discussion didn't participate in this kind of training course (some were busy with their daily work, others weren't informed on the trainings). Among people who did participate in the trainings, few people could understand the delivered lessons, others didn't understand well the lessons. Only few people have just started using the knowledge of training course to practice and they don't know yet whether productivity will be high or low.
34. Training on livestock such as chickens, ducks, pigs and cows: These types of trainings have been provided around 3 times during the last 2 years specifically to people living in Trapang Pring village, Kwek village, Laork village, Balang village, and Snor village. The people who have involved in the focus group

- discussion with the research team indicated that some of them did attend the training course, and other some did not participate in. After training left, only few trained people have been using the knowledge of training course and other some did not use at all (they didn't understand well the lessons, or they didn't have enough money to invest in livestock).
35. Training on rice production (short and medium terms): The training on rice production has been provided at two times during the last two years to all people living in these two districts. According to the field results, few people did receive the training course including on how to grow rice productively, and others remaining did not get the training course. Some of trained people have been practicing the knowledge from training courses and others have never used it at all (they didn't understand well the lesson, they believe on their rule of thumbs, and they think that the new methods require using more fertilized substance).
- Training on compost development** (the natural fertilizer): This type of training has been conducted around 2 times during the last two years to all people living in the two districts: Baray and Santotuk. According the group discussion result, some people did receive the training course (on compost development and on how to use it to increase the agricultural productivities), and few of them, did understand well the lesson, and had tried to use this technique (with good result). The others, who didn't understand well the lesson, have never use the knowledge from the training.
36. Training on fish production: This type of training has been provided around 2 times during the last two years, specifically to people living in Laork village and Trapang Pring village. Based on the result of field work only few people did attend the training course, most people had never participated in the training (they were busy with their daily work). The majority of people who have involved in the focus group discussion with the research team did not receive the course on fish farming.
37. Based on the above findings, we have noted that agricultural trainings, such fish raising, rice production, vegetable growing, and livestock, have been conducted many times already for people living in the area, but the number of people participated in the trainings are too low. Moreover their level of knowledge (of those who participated in the trainings) received from the trainings is too low, and only few people have tried to use such knowledge. In addition, most people didn't believe in new

agricultural techniques, which have been conducted for them. Consequently, they don't want to change their traditional attitudes and practices.

38. Referring to the above lesson learnt, we should know clearly the situation of our target participants before conducting the training, or result still be the same as before. So Identification of each target household situation through a census study (for all target participants: 847 households) need to be done immediately in order to conduct effectively this income restoration training program.

7.2 Off-farm training involvement of the population in the project area

39. Car driving training course: In the targeted study, only one person of the focus group discussion who did get training course on car driving as private conditions. Now he is a driver and some of his household income generate from the kind of skills;
40. Clean water production: Based on the result of the field work, only few of people who did involve in the focus group discussion have privately received the training course on clean water production. Now they have been using the knowledge of the training course to purify water;
41. Motor repairing training course: Based on the result of field work, only one of the people who did involve in the focus group discussion had privately involved in the training course on motor repairing. Now he has been using the knowledge of the course;
42. Battery repairing training course: According to the field work result, only one person who did involve in the focus group discussion has privately received training course on battery repairing. Now he has been using the knowledge to survive;
43. Sewing training course: Based on the field work result, there were 4 people who did privately involve in the training course on sewing. Now, all of them have been using the knowledge from the training course to generate a part of their family income for survival.
44. It is better to learn that there are only few people who did involve training on off farms skills, and all of them have been trained through private individual or organizations. All of them have using their knowledge from the training to generate the

income of their family. It seems that market demand, in terms of employment and self employed in off farm area, is high in the area. However a study of market structure of the relevant districts may need to be done in order to (i) avoid over supplies of small business ventures and off farm skilled people in the area, and to (ii) back up APs to produce and to market their products effectively and efficiently.

7.3 Training course preferences of the Program's target beneficiaries

45. The result of the discussion showed that most of the people who did involve in the focus group discussion of the study do want to get the training course on agricultural technique, especially the technique on how to grow rice and to select the rice seed through rice field demonstration.
46. Due to the study areas located in the flooded plain area, most of people who did involve in the focus group discussion do requires to get training course on vegetable farming such as mushroom and water melon growing.
47. According to the field result, the majority of people who did involve in the focus group discussion require to gain more knowledge on animal farming such as pigs, ducks, chickens, fish and cows.
48. The field study showed that few of people who did involve in the focus group discussion do want to get the training course on veteran or on how to treat animal because they do think they can earn more money after they get this skill.
49. Based on the field work result, some of the people who did involve in the focus group discussion do want to get the training course on machinery repairing such as pumping machine, generator, motor cycle repair, in order to increase their household incomes;
50. Some of people who did involve in the focus group discussion of the study indicated that they want to have the sewing skill in order to help earning money.
51. Few of the people who did involve in the focus group discussion of the study revealed that they do require to gain knowledge on hair cut in order to increase their household income.

52. Few of the people who did involve in the focus group discussion of the study showed that they do want to get the training course on beauty make up, especially women and girls, because they want to get their own carrier out off rice field;
53. According to the field result, few of the people who did involve in the focus group discussion of the study do want to get the training course on the textile, especially women and girls because they do think they get more income.
54. Based on the field study result, few of the people who did involve in the study want to get the training course on radio cassette and mobile phone repairs because they think they can earn money from this kind of knowledge;
55. Final findings of the training course preference was that the English language. Based on the field study result indicated that few of people who did involve in the focus group discussion want to get the English language classes in order to increase their household income.

7.4 Most appropriate time to attend training

56. Based on the field work result, the following are the key findings related to the time that should be appropriate for the people in the targeted study areas.
57. The majority of the people who did involve in the focus group discussion do prefer to attend the training course from January to April for every year due to this period of time they normally free. Although they are free within this time, they need information a week before. Referring appropriate days for training, they prefer to attend the training course on Sunday due to their children availability.
58. The second majority of the people who did involve in the focus group discussion of the study want to attend the training course from January to May for every year, because they normally free during this period of time. Concerning with appropriate days for training, they prefer to attend the training course from Monday to Sunday after harvesting.
59. The third majority of the people who did involve in the focus group discussion do prefer to attend the training course from January to August for every year due to their time of year. Referring to appropriate days for training, they prefer to attend

the training course for any time, but they need the information a week before. However, some people prefer to attend the training course two days a week, Saturday and Sunday;

7.5 *Most appropriate place to conduct training*

60. To increase the people participation in the training course, the appropriate place is the essential point, the following are the key findings of the appropriate place to conduct training course.
61. The first majority of the people who did involve in the focus group discussion of the study prefer to attend the training course at the primary school which located in the village.
62. The second majority of the people who did involve in the focus group discussion of the study prefer to attend the training course at the village leader's house due to his or her house normally locate in the mid-point of the village and the house itself often large.
63. The third majority of the people who did involve in the focus group discussion of the study prefer to attend the training course at the pagoda due to the pagoda normally locate in the mid point of the village and it is large.
64. The fourth majority of the people who did involve in the focus group discussion of the study do prefer to attend the training course at any villagers' house that it is large.

7.6 *KAP on Money Management*

65. Referring to KAP related to borrowing money: Most people understand and practice only traditional way: borrowing from their relatives for others with an agreed interest rate. They have heard about borrowing money from the microfinance institutions, but they feel that the administrative requirements are complicated, and the interest rate is too high (around 3% a month).
66. Concerning with KAP related to lending or depositing money: All people have never deposit their money in banks, they don't understand about that. Some people have practiced traditional way: lending money to others with an agreed interest rate, but some of them has never received their pay back money.
67. Concerning with KAP related to family budgeting: All people have never practice formal budgeting for their family, they have never

record formally their revenue, their expenditure, their expected incomes or expected expenditure. The common practice of the people is paying without counting.

TRAINING ORGANIZATION AND DELIVERY

68. Based on preliminary situational analysis, the team decided to provide 6 modules of the training to the APs. The training on agricultural production consisted of five modules including Integrated Farming System, System Rice Intensity, Mushroom Farming, Watermelon Farming, and Pig Raising. The training on basic living skill consisted of one module: Family Financial Management.

8. Agricultural Training

8.1 The training of trainers for agricultural production

69. The training of trainers for agricultural production was initiated to equip trainers with up to date knowledge and experience relevant to agricultural production in the area. All trainers invited to the training were employed to deliver series of training for the APs living in the target area. The training of trainers was organized and conducted by the team (the Envisioning team) under cooperation of the provincial department of agriculture, forestry, and fishery.

70. Following up a series of discussions and agreement with management of provincial department of agriculture, forestry, and fishery, the head of the provincial department sent 6 trainers from his department to participate in the training of trainers program. But one of them was very busy with their government duties, he couldn't participate regularly the sessions of the training of trainers. So there were actually 5 trainers only from the government counterpart. As we needed at least 10 trainers for agricultural production training, the Envisioning selected 5 trainers from local area who experienced and graduated with agriculture.

71. All the trainers for agricultural training were organized and trained in October 2006. During the training period, we divided the ten trainers into 5 groups, meaning that one group consists of two trainers. And each group is responsible for their specialized area: System Rice Intensity, Integrated Farming System, Mushroom, Watermelon, and Animal production.

8.2 Training of APs on Agricultural Production

72. The training on agricultural production were conducted in two cycles. After completion of each cycle, there were series of direct visit to the APs households or their farming field in order to provide additional advices or technical supports for those who need further on the job instruction.

8.2.1 Organization of training on agricultural production

73. In order to facilitate the conduction of the trainings and the participation of the trainees, the team organized all 847 APs families into 19 groups, 1 groups in Kampon Sdach villages, 1 groups in Sampov Loon village, 1 group in Prey Dom village, 2 groups in Taphok village, 2 groups in Balang village, 1 group in Trapang Pring village, 1 group in Kvek village, 4 groups in La ork village, and 6 groups in Snor village.
74. For facilitating and encouraging the trainees to participate the trainings, the team decided to select 11 training centers to be used. The determination on locations of the training centers was made on the basis of population density of the APs households. In Snor village, we used two training centers. In La Ork village, we also used 2 training centers. The other 7 villages, we used one training center per each. So, at least there was one training center per village.
75. To be effective in disseminating information, the field administrators cooperated with the village leaders contacted directly each APs household, two times before each training session: the first time was one week before the starting of a training session, the second time was one day before the training session.
75. Each participant was given a package of training materials which consists of a book contented simple charts, tables and images, and papers and pencil for taking notes.
76. Each training session consisted of two trainers and supervised by a supervision team: Team leader, training coordinator, and field administrator.

8.2.2 Delivery of training on agricultural production

77. The first cycle of training on agricultural production for APs started from the beginning of November 2006 and ended at the

- end of January 2007. The team has conducted simultaneously the five modules of agricultural production including Integrated Farming System, System Rice Intensity, Watermelon Farming, Mushroom Farming, and Pig Raising.
78. The Integrated Farming System training was conducted for 421 APs members living in nine different villages, 95 participants living in La Ork village, 61 participants living in Balang village, 41 participants living in Kampong Sdach village, 27 participants living in Sampov Loon village, 27 participants living in Prey Dom village, 96 participants living Snor village, 12 participants living in Trapang Pring village, 30 participants living in Taphok village, and 32 participants living Kvek village. So, up to December 31, 2006, there was around 50% of the total APs participated the training on integrated farming system.
 79. The Mushroom Farming training was conducted for 406 APs members living in the eight different villages: villages, 101 participants living in La Ork village, 79 participants living in Taphok village, 40 participants living in Kampong Sdach village, 13 participants living in Sampov Loon village, 94 participants living in Snor village, 11 participants living in Trapang Pring village, 34 participants living in Kvek village, and 34 participants living Balang village. So, up to December 31, 2006, there was around 49% of the total APs participated the training on mushroom farming.
 80. The Pig Raising training was provided to 331 APs members living in the nine villages: 31 participants living Kampong Sdach, 15 participants living in Sampov Loon village, 21 participants living Prey Dom village, 36 participants living Balang village, 10 participants living in Taphok, 15 participants living in Kvek village, 8 participants living Trapang Pring village, 101 participants living in La Ork village, and 94 participants living in Snor village. So, there was 28% of the total APs participated the training on pig raising.
 81. The System Rice Intensity training training was conducted for 421 APs members living in nine different villages, 95 participants living in La Ork village, 61 participants living in Balang village, 41 participants living in Kampong Sdach village, 27 participants living in Sampov Loon village, 27 participants living in Prey Dom village, 96 participants living Snor village, 12 participants living in Trapang Pring village, 30 participants living in Taphok village, and 32 participants living Kvek village. So, up to December 31,

2006, there was around 50% of the total APs participated the training on system rice intensity.

82. The Waterelon Farming training was conducted for 406 APs members living in eight different villages: villages, 101 participants living in La Ork village, 79 participants living in Taphok village, 40 participants living in Kampong Sdach village, 13 participants living in Sampov Loon village, 94 participants living in Snor village, 11 participants living in Trapang Pring village, 34 participants living in Kvek village, and 34 participants living Balang village. So, up to December 31, 2006, there was around 49% of the total APs participated the training on mushroom farming.
83. The total number of the APs members participated in the first cycle of training on the five modules of agricultural production was 1985.

Table 2: Number of APs participated in the first cycle of agricultural training

Modules of Training	Snor	LaOk	Trapang-Pring	Kvek	Taphok	Balang	Kampong Sdach	Sampov Loon	Prey Dom	Total
Rice Production: SRI	96	95	12	32	30	61	41	27	27	421
Rice Production: IFS	96	95	12	32	30	61	41	27	27	421
Vegetable: Mushroom	94	101	11	34	79	34	40	13	0	406
Vegetable: Watermelon	94	101	11	34	79	34	40	13	0	406
Animal Production	94	101	8	15	10	36	31	15	21	331
Total	474	493	54	147	228	226	193	95	75	1985

84. The second cycle of the training was conducted after the completion of the first direct visit for post-training follow up and backstop support (see the detail in section: post training follow up and backstop support). The second cycle was delivered in May and June 2007.
85. In May, 2007, the team delivered the training on the five modules of agricultural production to 304 participants from the target APs households. The training on System Rice Intensity was delivered to 66 people from six villages: Snor, Trapang Pring, Kvek, Taphok, Balang, and Sampove Loon village. The training on Mushroom farming was delivered to 77 people living in five villages: Snor, Laork, Kvek, Sampov Loon, and Balang village. The training on animal production (pick raising) was

provided to 30 people living in four villages: 16 people in Snor village, 3 people in Kvek village, 7 people in Kampong Sdach, and 6 people in Sampov loon village. The training on Integrated Farming System was delivered to 66 people living in six villages: Snor, Trapang Pring, Kvek, Taphok, Balang, and Sampove Loon village. The training on Watermelon farming was delivered to 77 people living in five villages: Snor, Laork, Kvek, Sampov Loon, and Balang village.

86. In June, 2007, the team continued to conduct the training on the six modules of agricultural production to 201 participants from the target APs households. The training on System Rice Intensity was delivered to 57 people from four villages: Snor, La Ork, Kampong Sdach, and Prey Dom. The training on Mushroom farming was delivered to 21 people living in three villages: Taphok, Kampong Sdach, and Prey Dom. The training on animal production (pick raising) was provided to 45 people living in four villages: Laork, Taphok, Balang, and Prey Dom. The training on Integrated Farming System was delivered to 57 people living in four villages: Snor, La Ork, Kampong Sdach, and Prey Dom. The training on Watermelon farming was delivered to 21 people living in three villages: Taphok, Kampong Sdach, and Prey Dom.

Table 3: Number of APs participated in the second cycle of agricultural training

Modules of Training	Snor	LaOk	Trapang Pring	Kvek	Taphok	Balang	K. Sdach	S. Loon	Prey Dom	Total
Rice Production: SRI	47	23	12	5	6	7	8	10	5	123
Rice Production: IFS	47	23	12	5	6	7	8	10	5	123
Vegetable: Mushroom	21	27		7	6	7	6	9	9	92
Vegetable: Watermelon	21	27		7	6	7	6	9	9	92
Animal Production	16	27		3	5	7	7	4	6	75
Total	152	127	24	27	29	35	35	42	34	505

87. All participants of both cycles of training were in productive age (from 18 to 60 years old). Most of them could read and write understandably. Some of them faced some difficulty in taking note due to their low literature quality. However, after completion of each training cycle, the team conducted a direct visit (home or field visit) to each target household family in order to provide further technical and advisory support in using their knowledge and experiences from the training.
88. In total, the number of target APs members participated in the five agricultural modules of both training cycle was 2490. There were 544 APs members participated in System Rice Intensity training, 544 APs members participated in Integrated Farming

System, 498 APs members participated in Mushroom training, 498 APs members participated in Watermelon training, and 406 APs members participated in Animal Production training.

Table 4: Total number of APs participated in the two cycle of agricultural training

Modules of Training	Snor	La Ok	Trapang Pring	Kvek	Taphok	Balang	Kampong Sdach	Sampov Loon	Prey Dom	Total
Rice Production: SRI	143	118	24	37	36	68	49	37	32	544
Rice Production: IFS	143	118	24	37	36	68	49	37	32	544
Vegetable: Mushroom	115	128	11	41	85	41	46	22	9	498
Vegetable: Watermelon	115	128	11	41	85	41	46	22	9	498
Animal Production	110	128	8	18	15	43	38	19	27	406
Total	626	620	78	174	257	261	228	137	109	2490

89. Most people were interested, involved, and understood the contents of the training, and they could use at least some knowledge and experience from the training to improve their agricultural production. For instant, most target APs households started to develop compos fertilizer to improve their agricultural production, and started to grow productively watermelon after rice growing season. Some APs households started to apply system rice intensity production and raising pigs. But they seemed to have some difficulties in change totally their traditional practices specifically in rice growing. They didn't want to take risk, because changing totally their rule of thumbs might reduce their productivity of a whole year.

9. Family Financial Management (FFM) Training

9.1 Training of trainers for family financial management

90. In September 2006, the team conducted a training of trainers for family financial management training. Two trainers (one trainer was a local respected teacher of a well established family in the area, and another was a graduate with business degree from Phnom Penh) were selected and trained through participatory discussion in order to be familiar with the training module, materials, and training methodology as well as the knowledge and attitude of the target APs members.

9.2 Training on Family Financial Management for APs

91. The reasons behind introduction of the family financial management training is to improve living skills of the target APs in anticipating their sources of income and revenues, and in managing their resources in order to improve household well being as well as to avoid some emergency situations in terms of resources need. The main objectives of the family financial management training are (i) to make APs members understood the importance of money management for their family; (ii) to instruct them on how to manage their revenues; (iii) to instruct them on how to manage their expenditure; (iv) to make them understood on how to keep their money in productive and safety way; (v) to bring them the practices on borrowing and lending money in safety and productive mode; (vi) to instruct them on the practical family budgeting method; and (vii) to direct them in practices on the record of their revenues and their expenditure.
92. In order to facilitate the conduction of the trainings and the participation of the trainees, we divide all 847 APs families into 22 groups, 2 groups in Kampon Sdach villages, 2 groups in Sampov Loon village, 1 group in Prey Dom village, 3 groups in Taphok village, 2 groups in Balang village, 1 group in Trapang Pring village, 1 group in Kvek village, 4 groups in La ork village, and 6 groups in Snor village. Besides, the team selected 11 training centers to be used. The determination on locations of the training centers is made on the basis of population density of the APs households. In Snor village, we use two training centers. In La Ork village, we also use 2 training centers. The other 7 villages, we use one training center per each. So, at least there is one training center per village.
93. Concerning with effectiveness of information dissemination, the field administrators cooperated with the village leaders contact directly each APs household, two times before each training session: the first time is one week before a training session, the second time one day before a training session.
94. Each training session, there was two trainers and supervised by a supervision team: Team leader, training coordinator, and field administrator. During training session, each participant was given a package of training materials consisted of a book contented simple charts, tables and images, and papers and pencil for taking notes.

95. The trainers use a semi participatory approach as the strategy for the training. It means that during the first session, trainers and trainees interact together in order to find out more details of the existing practices and problems of the trainees, and then try to integrate new knowledge and experiences to be fit with practices. And during the second session, the trainers instruct the integrated and practical concepts and guideline to the trainees, and then the trainers let trainees practicing under direct correction of the trainers.
96. At the end of each training session, the trainers evaluate the result of the training based on four criterions: the degree of understanding, the degree of involvement, the commitment to bring knowledge from the training to the real practice, and number of trainees who are actively involve the training.
97. The first cycle of family financial management training started from November 2006 and ended at the end of December 2006. The total number of APs members participated in this cycle was 455: 119 participants from Snor village, 68 participants from Laork village, 14 participants from Trapang Pring village, 36 participants from Kvek village, 59 participants from Taphok village, 41 participants from Balang village, 49 participants from Kampon Sdach village, 40 participants from Sampov Loon village, and 29 participants from Prey Dom village.

Table 5: Total number of APs participated in the first cycle of FFM training

Modules of Training	Snor	La Ok	Trapang Pring	Kvek	Ta phok	Ba lang	Kampong Sdach	Sampov Loon	Prey Dom	Total
Family Financial Management	119	68	14	36	59	41	49	40	29	455

98. Following up the decision of the meeting, the team delivered the second cycle of family financial management training which took place in February and March 2007. In February 2007, the team conducted the training for 5 villages: Snor village, Kvek village, Laork village, Trapang Pring village, and Balang village. The total number of APs participants of the 5 villages is 341. And in March, 2007, the team continued to deliver the training to other target APs living in other 4 villages: Kampong Sdach, Sampov Loon, Taphok, and Prey Dom village. There were 44 people (of the 76 target APs households) living in Kampong Sdach village participated in the training (other households members reported as busy with their jobs). In Sampov Loon village, there were 31 people participated in the training. In Taphok village, the number of people participated in the training is only 41. In Prey Dom

village, there were 28 people participated in the training. So the total number of people participated in the training during February and March 2007 is 485.

Table 6: Total number of APs participated in the second cycle of FFM training

Modules of Training	Snor	La Ok	Trapang Pring	Kvek	Ta phok	Ba lang	Kampong Sdach	Sampov Loon	Prey Dom	Total
Family Financial Management	181	84	14	21	41	14	44	31	28	485

99. The third cycle of family financial management training started from May 2007 and ended at the end of June 2007. In May, 2007, the team has integrated main important issues related to borrowing and landing money into the content of the training workshop of self-help group management in order to refresh and reinforce the knowledge of the APs on their financial issues. The total number of APs members participated in training during May 2007 was 252. In June, 2007, the training on family financial management and selh-help management has been delivered to 348 participants who come from three different villages: Snor, La Ork, and Kvek. They were informed and instructed also on the availability of revolving funds for their self-help groups, and on how to use (lending and borrowing) the revolving funds. So the total number of the target APs members participated the third cycle of family financial management training was 600.

Table 7: Total number of APs participated in the third cycle of FFM training

Modules of Training	Snor	La Ok	Trapang Pring	Kvek	Ta phok	Ba lang	Kampong Sdach	Sampov Loon	Prey Dom	Total
Family Financial Management	180	125	14	43	79	49	46	39	25	600

100. In total, 455 target APs members participated the first cycles of family financial management training, 485 target APs members participated the second cycle of the training, and 600 target APs members participated the third cycle of the training. The number indicates that the target APs members seem to be more and more interested in the family financial management training.

101. Based on immediate evaluation after the training, most people were interested in the training. They involved, and understood the concept of the training. But they seemed to have many difficulties in bringing their knowledge to the real practices. The main difficulty was changing their habits from just thinking about their concurrent problems to anticipating, analyzing, taking note

(specifically recording revenues and expenditures), and tracking actual events. Moreover they seem not to be ready in trying their efforts. However, with our continuous direct visit and support, most target APs households have managed better their resources: They tend to discuss on their potential revenues and expenditures, they have saved and deposited their money in bank, they have stopped borrowing money with high interest rate, and some families can record their incomes and expenses in formal written statement.

OFF-FARM TRAINING AND JOB CREATION

102. The program strategy to help the target APs members getting job in off-farm area was to send the appropriate and young members of the household to attend On-the-job-training in order to equip them with practical experience that can enable them to perform their job immediately after the training.
103. The team continuously assessed the opportunities for internship and job placement. After various consultations with some companies and NGOs in Phnom Penh and around the area where the target APs household are living, the team found that security guard companies and garment factories were appropriate places for the target APs, because they could find their job immediately after completion of the internship.
104. Simultaneously with opportunity assessment for internship place and job placement, the team informed, through direct contact, the households members of the target APs families to find out who want and are able to participate in off-farm internship program. The selection of candidates was based on two critical criteria. The first criteria was the appropriateness and willingness of the candidate to the proposed internship and job offer. The second criteria was the degree of need of the target APs households, specifically those who lost more land given more priority than others. After the selection of candidates and before sending them to the internship place, the team has prepare a pre-internship training (orientation) on living skills in the internship place, and the job related situation.

10. Security Guard Training and Job Hunting

105. In April 2006, the team brought 42 young people from the target APs families to do internship in Phnom Penh, and 32 people made decision to go back to their home villages after around two weeks of internship. But few days later, 26 people (26 of the 32

people) changed their mind, and decided to return for pursuing their training. So there were 36 people trained as security guards. Among them, 10 people want to work in Phnom Penh, others 26 decided to come back to their village. However, based on direct visit to their families in the village, the 36 young people are mobile currently, sometimes they come to work in Phnom Penh, and sometimes they go back home to assist their family in farming, specifically during raining season.

106. In August, 2006, the team transferred another 7 volunteers to Phnom Penh to be trained as security guard in Cambo Safe Security Guard Co. All of them finished successfully the training, and got job immediately as security guards with the salary of USD 55 per month in average. However, in October 2006, the 7 people informed the team on their willingness to quit their current job, because the working condition was not fit with their desires. The team accepted their freedom in changing their job. So, later they quitted their job, three people found job immediately in Phnom Penh, others need to go back their home. However, their parents reported later that their children came back to Phnom Penh to work again.
107. Up to December 31, 2006, the team has helped 43 young people of the target APs household to complete the training on security guard affairs in Phnom Penh. All of them could find job immediately after the training. Even though, most of them had changed their jobs, because they wanted to have more benefits. In short, after completion of the internship, they were able to find off-farm jobs in Phnom Penh or elsewhere they want work in. They have choices in terms of income generation.

11. Sewing Training and Job Hunting

108. In October, the team transferred 12 young girls, between 19 and 25 years old, to participate the vocational training on sewing and tailoring at the Psathmey Training Center for Sewing. All the trainees completed successfully the training. And one day after finishing the training, all trainees were transferred (with assistantship of the team) to the garment factories to attend the selection test for working in garment factories. All of them passed the test and decided to work for the factories.
107. In December 2006, the team transferred another 9 volunteers of the APs families to attend the training on sewing and tailoring again at Psa They Training Center for Sewing. All of them

- finished successfully their training, and found job immediately in garment factories.
110. In January 2007, the team transferred again another 9 young people (the third batch) from the APs family members to Phnom Penh for participating in vocational training on sewing and tailoring at Psathmey Training Center for sewing and tailoring. They all completed successfully and could find job immediately through assistantship of the Program.
 111. In February 2007, the team selected new 12 young people (the fourth batch) from the APs family members to Phnom Penh for participating in vocational training on sewing and tailoring at Psathmey Training Center for sewing and tailoring. The same to previous candidates, they could complete successfully their training and found immediately their job at garment factories.
 112. In December, 2007, the team assisted another 6 young people from the target APs families to find their internship at garment factories: Two people from Kampon Sdach, one young girl from Snor, two girls from Taphok, and another one from Sampov Loon. They all could find their job immediately through assistantship of the Program.
 113. In order to facilitate them in starting their job in Phnom Penh, the team continued to assist them in terms of providing accommodation, living expanses for the first month of their job, and looking for appropriate accommodation near the relevant factories. The off-farm field administrator worked closely with them, met them one time a day, for helping them solving their problems.

12. Following up Off-farm internship and employment

114. As mentioned in the previous section, the team transferred five batches of trainees (the first batch consists of 12 trainees, the second batch consists of 9 trainees, and the third batch has also 9 trainees, the fourth batch consists of 12 trainees, and the last batch consists of 6 trainees) from the APs family members to Phnom Penh for participating in vocational training on sewing and tailoring at Cambodian Garment Training Center (Psathmey Training Center for sewing and tailoring). For first batch (they started their job since December, 2006), there were only four trainees who still keep in touch with the team (2 of them are working for PCCS garment factory, one is working for Macloun 3 garment factory, and one is working for Cambodia Hansom

garment factory). Other trainees of the first batch changed their initial working place without notice to the team. For the second batch, there are 5 trainees who still keep in touch with the team. Two of five are working for PPS garment factory. Other two of the five are working for Ching Ing. garment factory. And another one of the five is working for Thai Pore garment factory. The other 4 trainees of the second batch change their beginning jobs without notice to the team. For the third batch of the trainees, they finished their training and received training certificate from Cambodian Garment Training Center. With an effective assistantship of the team, they could find their job immediately in Thai Pore garment factory. The team negotiated with Thai Pore to accept them all to work for the company, because we wanted them to start their job in the same place in order to facilitate them in living together. For the fourth batch of the trainees, they finished the training and received their certificate from Cambodian Garment Training Center. They also were accepted to work for Thai Pore garment factory. For the last batch, they could find their job and got better starting salary than previous batches. The team wanted to remind also that all trainees have been accepted to work for garment factories. But they can make their decision to change their job if they can find better benefits for them. Some of them inform to the team whenever they find new job, but most of them did not inform about their job. All of them are capable to go and back between Phnom Penh and their hometown whenever they need to do so.

115. During July, 2007, the team conducted a follow up on off-farm internship and employment specifically for household families who lost more than 50% of their landholding through the visit of follow up and backstop support. As a result, we found that there were 35 young people (from 254 households losing more than 50% of their landholding) working in off-farm area, specifically garment factories and security Co. Their average monthly salary was about USD 60.00.

Table 8: APs losing 50% of land having off-farm job in garment and security companies

Types of off-farm job	Snor	LaOk	Trapang Pring	Kvek	Taphok	Balang	K. Sdach	S. Loon	Prey Dom	Total
Young people who are working for garment factories and security Co.	7	7	2	0	6	7	2	0	4	35

116. During August, 2007, the team helped 1 young people who had been working for CPS garment factory to find new job, because her contracts was ended in September, 2007. The team

contacted Thai Por garment factory to discuss on possibility of acceptance to the young girl to work for Thai Por. As result, she was accepted to start her job.

117. In January, 2008, the team conducted an assessment of off-farm employment (specifically off-farm jobs in Phnom Penh) of the members of the target APs households living in Snor village, Laork village, Trapang Pring village, and Kvek village. The main purpose of the assessment was to know potential source of income generation and to know the outcomes and impacts of our off-farm internship program. The result indicated that there were 29 people from 23 APs households of Laork village working in off-farm area with an average salary of USD 58 per month. In Snor village, there were 14 people from 13 APs households having off-farm jobs with an average salary of USD 71 per months. In Kvek village, there were 7 people from 5 APs households having off-farm jobs with an average salary of USD 99 per months.

118. In February, 2008, the team continued to conduct the assessment of off-farm employment (specifically off-farm jobs in Phnom Penh) of the members of the target APs households living in Taphok village, Balang village, Prey Dom village, Sampov Loon village, and Kampong Sdach village. The result indicated that there 11 young people from the target APs households of Kampong Sdach village were working in off-farm area with an average salary of USD 54 per month. In Sampov Loon, there were 9 young people from the target APs households having off-farm jobs with an average salary of USD 74 per month. In Taphok village, there were 22 young people from the target APs households having off-farm job with an average salary of USD 77 per month. In Balang village, there were 20 young people from the target APs households working in off-farm area with an average salary of USD 60 per month. In Prey Dom village, there were 11 young people from the target APs households working in off-farm area with an average salary of USD 71 per month.

Table 9: APs working for garment, construction and security Companies

District	Commune	Village	Total APs (>10%)	Number of off-farm job holders	Average salary in USD
Santouk	Kampong Thmar	Snor	272	14	71
		Khvek	37	7	99
		Laork	205	29	58
	Krayea	Trapang Pring	12		
Baray	Balang	Taphok	103	22	77
		Balang	59	20	60
	Joengdoeng	Prey Dom	34	11	71
		Sampov Loon	49	9	74
	Krawa	Kompong Sdach	76	11	54
Total			847	123	70.5

119. Based on the feedback from the direct visit, we noted that the number of young APs household members working for garment and security companies in Phnom Penh increases to 123 with an average salary of USD 70.5 per month. This component can benefit the target APs in two main aspects. The first benefit is to equip young people of the target APs household with technical knowledge and experiences enable them to get immediately their job with appropriate salary to help their family. The second benefit is to get them experienced with business area enable them to have their creativity and flexibility in terms of income generation and living skill.

POST-TRAINING FOLLOW UP AND BACKSTOP SUPPORT

120. The Post-training follow-up and backstop support was initiated (following up recommendation of the consultative meeting during the inception period of the Program) to achieve three main objectives. The first objective is to follow up the use and outcomes of the training as well as to get tracked the actual situation of the APs households. The second objective is to

provide directly further technical and advisory services, and other possible supports to the APs families in order to help them deal immediately their current problems. The third objective is to identify additional needs for support of the APs families for the next step specifically in the need for improving their income generation and living skill in the future. In order to implement effectively this component, the team has developed a monitoring tool and has conducted census visit (home visit) to each target APs household. This component requires big effort from the team members, because we need to work directly with the target APs households at their houses or their fields of activity.

121. This activity started from February 2007. At the end of April 2007, the team completed the first cycle of the post training follow up and backstop support. As the result of the visit, there were 567 households requested to have further training on agricultural production (the name of all 567 households heads were identified and reported in the annex1 of the report of April 2007). 154 APs households wanted to know more on the livestock farming specifically on pig raising. 138 APs households needed to have further training on mushroom farming. 157 APs households wanted to have training on rice production (integrated farming system and System Rice Intensity). 67 APs households preferred to acquire more knowledge on watermelon farming. 25 APs households needed to understand more on compos making. And 26 APs households wished to have more knowledge on fish farming. The detailed feedback from the first visit is given in the annex 1 of the report of April 2007. During these three months of the visit, the team had been continuously providing advisory support such as on-the-job instruction on compos making, on watermelon growing, on pig raising, on preparation of fish raising, and the instruction on money management...etc.
122. In May and June, 2007, the team integrated this activity in training organization and delivery, during pre-training (when the field administrators met with each APs household member) and during training session.
123. In July, 2007, the team conducted follow up and backstop support specifically for the target APs who lost more than 50% of their landholding. As the result, 254 households were visited: 98 households in Snor village, 34 households in Laork village, 3 households in Trapang Pring village, 3 households in Kvek village, 63 households in Taphok village, 14 households in Balang village, 14 households in Kampong Sdach village, 25

- households in Sampov Loon village, and 10 households in Prey Dom village. Based on the feedback of backstop support of July, 2007, the team noted that, among households losing more than 50% of their landholding, there were few households having currently no land for rice production: 1 households (HH name: Rin Rath) in Prey Dom, 1 household (Toch Toeu) in Sampov Loon, 1 household (Chea Tha) in Kampong Sdach, 1 household (Leng Phat) in Kvek, 1 household (Vorn Phan) in Snor, and 1 household (Pin Rong) in Laork. Those households had their sources of incomes from off-farm activities (the summary of feedback from the visit is given in annex 1 of the report of July, 2007).
124. In August, 2007, the team performed two activities. The first activity was to collect some feedbacks on current situation of the target APs families from group leaders and deputy leaders and to propose solutions through the discussion during the meeting. The second activity was to prepare a tool and organize a plan for the implementation of next visit which was planned to conduct from October, 2007, for all target APs households.
 125. In September, 2007, the team continued to provide advisory services related to agricultural production and financial issues to the target APs members through the training during the month. The team also discussed with the target APs members to identify some problems and issues involved with their living condition.
 126. In October, 2007, the team conducted the third cycle of post-training follow up and backstop support (home visit) to each household of the target APs living in five villages in Baray district: Balang, Prey Dom, Taphok, Sampov Loon, and Kampong Sdach village. In November 2007, the team continue the activity of follow up and backstop support and completed the visit to the target APs living in the four villages of Santouk district.
 127. In December, 2007, concerning with follow up and backstop support, the team implemented three main activities. The first activity included reviewing the summary of the visit in order to identify some critical points from the feedback for taking into account of next step implementation (the summary of the visit is given in annex 1 of the report of December 2007). The second activity included the visit to APs households living in Kampong Sdach village to assist them in Compos making, and rice conservation.

128. In January, 2008, based on the feedback from the visit during November and December 2007, the team organized its field administrators to provide further direct technical and advisory supports to APs members who had requested specific technical supports (watermelon farming, pig and fish farming, and rice conservation) in four villages of Santouk district: Snor, Trapang Pring, Laork, and Kvek village. The team has also provided some information relevant to price of rice, price of land, and availability of land for buying to the target APs households. In February, 2008, the team continued to provide direct technical support and advisory services to the other five villages (Kampong Sdach village, Sampov Loon village, Preydom village, Taphok village, and Balang village) of Baray district (in January, 2008, the team has completed already this activity for four villages of Santouk district). The team also provided some information relevant to price of rice, price of land, and availability of land for sale to the target APs households.
129. In March, 2008, concerning with follow up and backstop support, the team conducted the fifth cycle of census visit to each APs household of the 2 villages: Snor and Laork village. This visit aim at (1) assessing their current landholding, their sources of income, their practice in term agricultural production, their revenues, and their current needs for help, (2) providing additional advisory and technical supports to the APs in order to continuously improve their living condition.
130. In April, 2008, the team continued to conduct the census visit to the target APs households living in Balang, Taphok, Kvek, Prey Dom, and Trapang Pring village. Concerning this activity, we faced some difficulties in landholding assessment, because some household had their lands in more than two location, and they could not estimate their actual land area, so our team needed to go to the field in order to see their land. However, we could benefit a lot from this activity through providing direct advisory and technical support based the actual situation of the visited household.
131. In short, the Program conducted five cycles of post-training follow-up and backstop support. The first cycle started from February 2007 and ended at the end of April 2007. This cycle was conducted for all target APs households. The second cycle was conducted for only target APs losing more than 50 percent of their landholding. It started from July 2007 and ended at the beginning of August 2007. The third cycle started from October 2007 and ended in December 2007. This cycle was delivered to

all target APs households. The fourth cycle was conducted only for target APs households requested (during the third cycle of visit) further technical support in agricultural production. It was conducted for two months: January and February 2008. The fifth cycle started from March 2008 and completed at the end of April 2008. In addition to its original objective, the fifth cycle was conducted also for assessing the current landholding, the sources of income, the practice in term agricultural production, and the revenues of the target APs households. This continuous activity allowed the team working closely with target APs household, knowing their current situation, communicating directly and continuously with them in order to solve some problems, and allowed the team provide direct advisory and technical support based the actual situation of the visited household.

SELF HELP GROUP ESTABLISHMENT AND MANAGEMENT

132. The self-help group establishment was introduced to allow the target APs households members (i) to share general information; (ii) to share techniques and experience in agricultural production, off-farm business and living skill in order to improve their livelihoods; (iii) to share resources, physical and financial resources in order to enhance capacity of using their resources; and (iv) to manage revolving fund allocated for the self-help groups (the detail of policy guideline for self-help group establishment and management).
133. During January, 2007, the team studied on the existing communities and groups (established by other organizations working in the target area, specifically by GREAT and SEDAC) in order to catch the practices, challenges and issues involving the establishment, management, and constraints of the existing groups. A long with the study of the existing groups in the area, the team prepared a draft for group classification based basically on their geographic locations. Besides the study on the established communities located in the area, the team is also working on policies and practices of other communities outside and around the area related to community establishment and management in order to find out appropriate issues for the establishment of the self-help groups. Moreover, the team examined also the situation of each APs household of the proposed self-help group (based on the results of the APs households assessment and the feedback from the households visits) in order to get known on the details of the APs households constraints and capacities. As result, the team established a

manual of guideline for establishment and management of self-help group and credit facility.

134. Firstly, team divided the target APs households into 48 self-help groups. One self-help group consisted of 15 to 16 households. But, in June 2007, the team changed the number of the self-help groups (blocks), from 48 self-help groups to 25 self-help groups. There were some reasons behind this change. Firstly, the team can't find enough APs members who fulfilled criteria for being the group leaders (people who are able to read and to write, and willing to be responsible for the job). Secondly, most APs members proposed to integrate the small groups into large groups (around 30 APs households in one self-help group). The name-list of the APs households in the 25 self-help groups is given in the report of May, 2007. Each self-help group is managed by a management team which consists of 5 people: One group head; a deputy head responsible for finance; a deputy head responsible for information; a deputy head responsible for social activities; a deputy head responsible for internal control (the detailed responsibilities of the management team is given in annex3 of the report May, 2007). The name-list of selected self-help group leaders is given in annex 5 of the report of June, 2007.
135. In July, 2007, the team met each group of the 25 self-help group in order to get some feedback relevant to policy and guideline for self-help group and credit facility management. The team noted that most target APs household members proposed to have some changes in credit policy. Instead of looking for assessor, they wanted to use their fixed asset in assuring their capacity for borrowing money. But the team discussed and found many potential problems for using fixed asset in granting ability to borrow money.
136. In August, 2007, the team conducted the training on issues related to self-help group management, specifically for the group leaders and deputy leaders of the 25 established groups. The training aimed at convincing participants with the benefits of joining groups, and at providing guideline for managing the established group. In addition, the team discussed with the group leaders and deputy leaders on the problem of using households' asset to deposit for borrowing money, in order to make them convinced with abundance of ideas of using their assets.

137. In September, 2007, the team met with all target APs households to discuss on issues relevant to group management. The team noted that the self-help group members were not familiar with working as a group. For instant, some conflicts occurred within the groups. So the team needed to work closely with each group in order assist them specifically when the group funds re allocated.
138. In October, 2007, the team met with the target APs households living in five villages in order to instruct directly on principles and guideline for working as a group. Each target household was met at their home by the team. The team also solved some conflicts occurred in establishment the self-help groups (some group members were not happy with their group leaders and deputy leaders even if they were selected through voting system which is decided by 50+1 of voices).
139. In November 2007, the team reviewed and finalized the number and the name of households of each established self-help group in order to determine the amount of revolving fund to be transferred to the account of each group. The team noted that there were 68 households that their named were repeated (repeated name means one household had lost land in different place). There were 24 repeated households name in Snor village, 2 repeated households name in Kvek village, 23 repeated households in La Ork village, 1 repeated households in Trapang Pring village, 1 repeated households in Balang village, 2 repeated households in Taphok village, and 17 repeated households in Kampong Sdach village.
140. In December, 2007, the team organized a series of meeting with group leaders and deputy leaders in order to reconfirm on availability of revolving funds and review the policy guideline for establishment and management of self-help group. Moreover, the team worked on the establishment of guideline for regular monthly meeting of the 25 self-help groups in order to allow them to meet regularly and independently in the future.

Table 10: The finalized number of households of each self-help group

N ^o	Villages name	Group name	Group leader name	Number of APs
1	I. Snor	Snor Aphivat	Oun Yum	30
2		Snor Sdoksdom	Toem Phol	30
3		Snor Sambotrey	Thoeung Yoek	30
4		Snor Rong roeung	Kong Chhong	30
5		Snor Soksan	Thy Bunthoeun	30
6		Snor Rikreay	Kong Phol	30
7		Snor Samaki	Thou Chan thorn	30
8		Chhoeuteal Meanrith	Tol Tith	32
9	II. Lork	Laork Meanrith	Yim Yoeung	33
10		Laork Meanchey	Tem Chheng lim	33
11		Laork Sdoksdom	Khat Rum	33
12		Laork Samaki	Khat Keng	33
13		Laork Aphivat	Chov lout	31
14	III. Khvek	Khvek Aphivat	Ork thorn	56
15	IV. Tapaing pring	Tropieng Pring Samaki	Chhuon Chheun	14
16	V. Pey Dom	Preydom Meanchey	Mou kheng	32
17	VI. Balang	Balang Aphivat	Uon yorn	31
18		Balang Meanseth	Kong chok	34
19	VII. Taphouk	Taphork Meanchey	Sok chantha	31
20		Taphork Samaki	Por Meng	30
21		Prey Sronge Meanseth	Pouk Pon	37
22	VIII. Sampov Loun	Chinit Meanchey	Ek Samorn	16
23		Sompaoloun Meanseth	Yib hor	33
24	IX. Kompong Sdach	Kompongsdech Meanseth	Cheap Sreypao	38
25		Kompongsdech Aphivat	Khlorc Sorn	20

141. In January, 2008, as indicating in section of credit facility management, the team conducted meetings with group leaders and deputy leaders for dealing mostly on credit facility affairs. However, the team also discussed with them on arrangement of schedule agenda for meetings with all members of the 25 self-help groups during February, 2008.
142. In February, 2008, the team conducted a meeting for each self-help group with participation of both group leader and deputy leaders, and group members. In addition to the main objectives indicated in above section, the team also collected some feedbacks, and provided some issues related to self-help group management.
143. In March, the team organized and facilitate monthly meetings of the 25 self-help groups in order to assist them to work independently among their group members. However, the team noted that they were not able to work by their own group. The first problem was that they faced some difficulty in gathering their members to join meeting. The second problem was that they could not present and take note effectively, event if we had

provided report format and note format to them. So the team needed to work closely with them for conducting their monthly meeting for at least another 4 months more.

CREDIT FACILITY ESTABLISHMENT AND MANAGEMENT

144. Based on various consultations during the inception period, the handover of credit management to the existing microfinance institutions with an interest rate less than 2.5% per month is not possible. So the team had to work on development of an appropriate system for managing this revolving fund.
145. In January 2007, the team has reviewed the report on APs households' resources and capacities as well as existing policies for credit management in the area in order to establish a comprehensive background for credit system establishment. The team consulted with and studied on the existing micro credit institutions in the area (ACLEDA Bank, PRASACC, EMRIT, Hatha Kaksekor) to find out the their policies, practices, and constraints. Besides learning from the existing practices of the micro credit institutions in the area, the team studied also on the policies, practices and challenges of the existing communities in the area, specifically the saving communities established by GRET and CEDAC.
146. The team examined the feedback from the visit, on the borrowing section, and found that most APs households din't have confidence on their business return (even if a loan is with low interest rate: 1.5 %). Moreover, they din't have specific plan to use loan. From the existing practices of the communities in the area, the team noted that loans are usually provided to the reach (comparing to others in the area) households, because they are seen as capable to use loan productively and to have assets for paying back. For poor households they can't get loan, because they are seen as not capable to use loan productively and to have bankrupt without paying back. Moreover poor people are usually not involve with formal loan (loan from their community or from existing micro credit institutions) because they, themselves, din't believe in their business return. These finding required the team to work closely with poor (comparing to others in their community) households in order to support them in doing their business.
147. The team developed main concepts related to the issue of the revolving fund to the target APs households with respect of three main principles. The first principle is sustainability: the funds will

- not be lost and should be available all the times for the target APs households. The second principle is productivity: the fund should provide value added (benefits) to the target APs households. The third principle is effectiveness: the fund should be accessible to the target APs households, specifically to those who really need it.
148. Based on the above three principles, the team had a strategy to provide credit through self-help groups in order (1) to distribute the fund fairly, (2) to facilitate accessibility to the fund by the all target APs households, (3) to facilitate delegation of fund management and responsibility to the target APs group when our program is end.
 149. In April, 2007, The team examined the feedback from the visit of households living in the target area and the feedback from meeting with micro credit institutions operated in the area, and founded four critical points to be considered. The first important point was that the interest rate charged by micro credit institutions ranged from 2% to 4% per month, charged by individual lenders ranges from 2% to 8% per month. The second important point was that loans were usually provided to the reach (comparing to others in the area) households, because they were seen as capable to use loan productively and to have assets for paying back. For poor households they couldn't get loan, because they were seen as not capable to use loan productively and to have bankrupt without paying back. The third important point is that poor people were usually not involve with formal loan (loan from their community or from existing micro credit institutions) because they, themselves, didn't believe in their business return. The fourth important point was that most the target APs households don't have confidence on their business return (even if a loan is with low interest rate: 1.5 %).
 150. Recognizant that the total amount of the revolving fund of program is USD 20,000.00. This fund is available for 847 APs households who are losing more than 10% of their land. The fund should be delivered to borrower not more than USD 200.00 per household per time. The fund is preferably accessible for the most vulnerable APs households.
 151. Based on the findings, lessons learned from existing micro credit institution, and experiences with micro credit management in Cambodian context, the team developed a policy guideline for the management of the above revolving fund with the respect of

- three main principles. The first principle is sustainability: the funds will not be lost and should be available all the times for the target APs households. The second principle is productivity: the fund should provide value added (benefits) to the target APs households. The third principle is effectiveness: the fund should be accessible to the target APs households, specifically to those who really need it.
152. The team proposed to allocate the funds to blocks (self-help group). It means that the total amount of revolving fund will be divided into 25 blocks (for 25 self-help group in accordance with the number of APs households in each self-help group. The main reasons behind this division is that (1) to distribute the fund fairly, (2) to facilitate accessibility to the fund by all target APs households, (3) to facilitate delegation of fund management and responsibility to the target APs group when our program is end.
 153. Each self-help group is responsible for managing its block fund. All interests and other benefits earned by the fund are belong to the self-help group. But each group should responsible for the original amount of the fund. IRC resettlement unit has rights to withdraw all funds if self-help groups cannot manage sustainable the fund.
 154. Based on the established policy, the interest rate of self-help group loan are 2 percent. The money earned from interest rate should be divided into 4 parts. The first part which consists of 30 percent of the total amount earned from interest rate, should be used for the operation of the self-help groups. The second part which consists of 20 percent of the total amount earned from interest rate should belong to the group leader and his/her four deputy leaders. The third part which consists of 25 percent of the total amount earned from interest rate should be given to the witness of the loan (because, based on the policy, the witness will be responsible also for paying back loan). The fourth part which consists of 25 percent of total amount earned from interest rate should be saved for all self-help group members.
 155. The team discussed with the management of the IRC resettlement unit leded by Dr. Chorn Sopheap and his deputy Mr. Samnang, and we all agreed that the funds are preferred to be converted in Riel currency before transferring to the accounts of self-help groups. We noted that people living in the area use Riel more often than US dollar. Moreover, saving account in Riel is more beneficial than in US dollar (the interest rate for saving

- in Riel is 4% per annum, and in US dollar is only 2% per annum).
156. Team has discussed with the management of Kampong Tmar branch of ACLEDA Bank and agreed to provide every month the balance of each self-help group account to account holders and to IRC resettlement Unit through the team. The team developed also a format of monthly report for self-help group leaders in order to facilitate them in sharing monthly financial information to their members. The format for monthly financial report of self-group is attached in annex 3 of the report of June, 2007. Moreover, for facilitating the target APs in borrowing money, the team prepared format of contract for borrowing money in difference models in order to facilitate borrowers in completing request. The different formats of contract are given in annex 2 of the report June, 2007.
 158. The team developed a strategy for disseminating effectively and efficiently the credit policy of self-help groups to all members of the target APs households. The team conducted training workshop on this policy at two phases. The first phase involved only with the group leaders and deputy leaders. The second phase involved with all self-group members.
 159. In August, 2007, the team completed the first phase of the training workshop on the issues related to credit management for self-help groups specifically for the group leaders and the deputy leaders of each self-help group (there are 25 self-help groups, each self-help group consists of 1 group leader and 4 deputy leaders). The material (outline) for credit management training is given in the annex 3 of the report of August, 2007.
 160. In September, 2007, the team completed the second phase of the training workshop on the issues related to credit management for self-help group, specifically for the target APs household members of the established 25 self-help groups.
 161. In October, 2007, the team worked directly with the target APs family members, specifically the established self-help group leaders and deputy leaders, on finalization of guideline for establishment, operation and management of the self-help groups (the final guideline is attached as annex 1 of the report of October, 2007). In addition, the team organized consultative meetings with leaders of the villages where the target APs households are living, and representative of ACLEDA Bank in Baray district, in order to inform them on principles and

- guideline related to self-help group establishment operation and management.
162. In November, 2007, the team worked closely with group leaders deputy leaders village leaders and ACLEDA officer on preparation of required documents for opening a saving account for each self-help group of the APs households. Moreover, the team facilitated them in discussion on the terms and conditions related to opening and accessing (operation) saving accounts of the self-help groups.
 163. In December, 2007, the team has trained the group leaders and deputy leaders (125 persons) in preparing financial reports and dealing with some issues related to their saving account. Besides, the team has opened successfully 25 saving accounts for the 25 self-help groups at the ACLEDA Bank situated near Kampong Thmar Market of the Baray district. The team is going to transfer the money to each account of self-help group in January 2008. The division of the amount of money for each self-help group computed based on the number of APs families of each group (please see the saving account number and account name of the 25 self-help group in table 6).
 164. In January, 2008, the team transferred the revolving fund to each saving account of the 25 self-help groups (the amount of revolving fund of each self-help group is indicated in table 12). Following up the transfer, the team conducted meetings with group leaders and deputy leaders in order to (1) distribute cashbooks of each saving account to each self-help group, to (2) explain the contents and usage of cashbooks, to (3) confirm on the availability of the revolving fund in each saving account of the 25 self-help group, and to (4) remind main policy and procedure for using the revolving fund.
 165. In February, 2008, the team conducted series of meetings for each self-help group (one by one) with all group members. The objectives of the meeting with all group members were: to (1) confirm on the availability of the revolving fund in each saving account of the 25 self-help group; to (2) remind main policy and procedure for using the revolving fund; to (3) help them in establishing guideline of monthly meeting for each self-help group; and to (4) instruct them on how to conduct meeting (because, in the future, they will conduct monthly meeting themselves).

Table 11: Saving Account number and name of each self-help group at ACLEDA Bank

N°	Villages name	Group name	Group leader name	Account Number	APs
1	I. Snor	Snor Aphivat	Oun Yum	1102-20-000512-1-1	30
2		Snor Sdoksdom	Toem Phol	1102-20-000509-1-1	30
3		Snor Sambotrey	Thoeung Yoek	1102-20-000516-1-1	30
4		Snor Rong roeung	Kong Chhong	1102-20-000517-1-1	30
5		Snor Soksan	Thy Bunthoeun	1102-20-000515-1-1	30
6		Snor Rikreay	Kong Phol	1102-20-000519-1-1	30
7		Snor Samaki	Thou Chan thorn	1102-20-000518-1-1	30
8		Chhoeuteal Meanrith	Tol Tith	1102-20-000511-1-1	32
9	II. Lork	Laork Meanrith	Yim Yoeung	1102-20-000510-1-1	33
10		Laork Meanchey	Tem Chheng lim	1102-20-000520-1-1	33
11		Laork Sdoksdom	Khat Rum	1102-20-000522-1-1	33
12		Laork Samaki	Khat Keng	1102-20-000513-1-1	33
13		Laork Aphivat	Chov Iout	1102-20-000521-1-1	31
14	III. Khvek	Khvek Aphivat	Ork thorn	1102-20-000503-1-1	56
15	IV. Tapaing pring	Tropieng Pring Samaki	Chhuon Chheun	1102-20-000500-1-1	14
16	V. Pey Dom	Preydom Meanchey	Mou kheng	1102-20-000494-1-1	32
17	VI. Balang	Balang Aphivat	Uon yorn	1102-20-000497-1-1	31
18		Balang Meanseth	Kong chok	1102-20-000495-1-1	34
19	VII. Taphouk	Taphork Meanchey	Sok chantha	1102-20-000499-1-1	31
20		Taphork Samaki	Por Meng	1102-20-000498-1-1	30
21		Prey Sronge Meanseth	Pouk Pon	1102-20-000496-1-1	37
22	VIII. Sompao Ioun	Chinit Meanchey	Ek Samorn	1102-20-000504-1-1	16
23		Sompaoloun Meanseth	Yib hor	1102-20-000502-1-1	33
24	IX. Kompong Sdach	Kompongsdech Meanseth	Cheap Sreypao	1102-20-000501-1-1	38
25		Kompongsdech Aphivat	Khlorc Sorn	1102-20-000514-1-1	20

Table 12: Revolving fund of each self-help group at ACLEDA Bank

N°	Villages name	Group name	Group leader name	Account Number	APs	Amount in Riel
1	I. Snor	Snor Aphivat	Oun Yum	1102-20-000512-1-1	30	3,084,000
2		Snor Sdoksdom	Toem Phol	1102-20-000509-1-1	30	3,084,000
3		Snor Sambotrey	Thoeung Yoek	1102-20-000516-1-1	30	3,084,000
4		Snor Rong roeung	Kong Chhong	1102-20-000517-1-1	30	3,084,000
5		Snor Soksan	Thy Bunthoeun	1102-20-000515-1-1	30	3,084,000
6		Snor Rikreay	Kong Phol	1102-20-000519-1-1	30	3,084,000
7		Snor Samaki	Thou Chan thorn	1102-20-000518-1-1	30	3,084,000
8		Chhoeuteal Meanrith	Tol Tith	1102-20-000511-1-1	32	3,289,600
9	II. Lork	Laork Meanrith	Yim Yoeung	1102-20-000510-1-1	33	3,392,400
10		Laork Meanchey	Tem Chheng lim	1102-20-000520-1-1	33	3,392,400
11		Laork Sdoksdom	Khat Rum	1102-20-000522-1-1	33	3,392,400
12		Laork Samaki	Khat Keng	1102-20-000513-1-1	33	3,392,400
13		Laork Aphivat	Chov lout	1102-20-000521-1-1	31	3,186,800
14	III. Khvek	Khvek Aphivat	Ork thorn	1102-20-000503-1-1	56	5,756,800
15	IV. Tapaing pring	Tropieng Pring Samaki	Chhuon Chheun	1102-20-000500-1-1	14	1,443,600
16	V. Pey Dom	Preydom Meanchey	Mou kheng	1102-20-000494-1-1	32	3,289,600
17	VI. Balang	Balang Aphivat	Uon yorn	1102-20-000497-1-1	31	3,186,800
18		Balang Meanseth	Kong chok	1102-20-000495-1-1	34	3,495,200
19	VII. Taphouk	Taphork Meanchey	Sok chantha	1102-20-000499-1-1	31	3,186,800
20		Taphork Samaki	Por Meng	1102-20-000498-1-1	30	3,084,000
21		Prey Sronge Meanseth	Pouk Pon	1102-20-000496-1-1	37	3,803,600
22	VIII. Sompao loun	Chinit Meanchey	Ek Samorn	1102-20-000504-1-1	16	1,644,800
23		Sompaeloun Meanseth	Yib hor	1102-20-000502-1-1	33	3,392,400
24	IX. Kompong Sdach	Kompongsdech Meanseth	Cheap Sreypao	1102-20-000501-1-1	38	3,906,400
25		Kompongsdech Aphivat	Khlorc Sorn	1102-20-000514-1-1	20	2,056,000
Total revolving fund						79,880,000

166. In March, 2008, the team implemented two main activities. The first activity involved facilitation monthly meeting of the 25 self-help groups. The second activity emphasized on monitoring the activities involving loan of each self-help group. The team noted that some self-help group wanted to increase their group-funds through monthly saving contribution of each household members of the group (the proposed monthly saving amount is 1000 riel= 0.25 USD per month). Moreover, some people who are living in the same village, but are not the target APs of the program, want to participate also in self-help group. However, the team didn't permit them to participate, because the original funds are for only the target APs households.
167. In April, 2008, the team continued to monitor and evaluate the activities related to credit operation of the 25 self-help groups. Concerning with this activity, the team noted that 23 self-help groups have collected additional savings from their group members (1000 riel= 0.25 USD per month), only 2 self-help group that used only the fund provided by IRC.
168. In May, 2008, the team continued to monitor the flow of the self-help groups fund and to provide further recommendation in order to facilitate the operation of the credit facilities. The team noted that up to end of May 2008, all 25 self-help groups committed to contribute additional funds through monthly saving of the group members. Even though the additional fund is limited, it indicates that the group members believe in their group facility and commit to use it for their future.
169. The team noted that all self-help groups have not yet been able to conduct their monthly meeting effectively. Some areas are needed to be improved including gathering their members to participate, organizing reports to be presented, processing meeting contents, and taking notes of the meeting. In order to sustain the established self-help group and their credit facility, the one-year part time involvement of the program to assist them in managing their group and credit facility is needed.
170. Up to July 2008, the total amount borrowed by APs households is 65,517,000 riel that is represented 82% of the total original deposit amount. The average number of target APs households borrowed the funds of each group is around 8 APs households per group. The loans are mainly used for raising pigs, running business, small shop, farming rice, watermelon, potatoes, bean, and buying fishing instruments. The detailed figure of the credit operation is given in table 13: credit operation of July 2008.

Table 13: Credit Operation in July 2008

N°	Self-Help Group name	Saving Account Number	Original Amount Deposit	Total Borrowed Amount	Number Borrowed APs	Main Purpose of Loan (Borrow for)
1	Snor Aphivat	1102-20-000512-1-1	3,084,000	3,290,000	6	-Buy fishing instruments -Repair house
2	Snor Sdoksdom	1102-20-000509-1-1	3,084,000	1,000,000	4	-Buy fishing instruments -Build house, medication
3	Snor Sambotrey	1102-20-000516-1-1	3,084,000	425,000	4	-Pay medication -Rice production
4	Snor Rong roeung	1102-20-000517-1-1	3,084,000	3,080,000	8	-Run shop, fishing -Raise pigs, build house
5	Snor Soksan	1102-20-000515-1-1	3,084,000	1,850,000	8	-Run shop, fishing -Raise pigs
6	Snor Rikreay	1102-20-000519-1-1	3,084,000	1,000,000	5	-Buy fishing instruments -Raise pigs, build house
7	Snor Samaki	1102-20-000518-1-1	3,084,000	1,800,000	5	-Run shop, fishing - Alcohol production
8	Chhoeuteal Meanrith	1102-20-000511-1-1	3,289,600	3,200,000	5	-Run shop, fishing -Raise pigs
9	Laork Meanrith	1102-20-000510-1-1	3,392,400	3,500,000	16	-Run shop, fishing, farming -Raise pigs & chickens
10	Laork Meanchey	1102-20-000520-1-1	3,392,400	3,702,000	12	-Run shop, fishing, farming -Raise pigs, build house
11	Laork Sdoksdom	1102-20-000522-1-1	3,392,400	3,650,000	12	-Buy land, fishing instrument -Raise pigs, repair house
12	Laork Samaki	1102-20-000513-1-1	3,392,400	3,750,000	13	-Run shop, raise pig -Buy land, repair house
13	Laork Aphivat	1102-20-000521-1-1	3,186,800	3,200,000	9	-Run shop -Buy farming instrument
14	Khvek Aphivat	1102-20-000503-1-1	5,756,800	4,400,000	6	-Raise pig -Buy cows, fertilizer, rice
15	Tropieng Pring Samaki	1102-20-000500-1-1	1,443,600	1,300,000	3	-Raise pig, farming -Wedding
16	Preydom Meanchey	1102-20-000494-1-1	3,289,600	3,650,000	8	-Farm watermelon, bean and potatoes
17	Balang Aphivat	1102-20-000497-1-1	3,186,800	3,000,000	11	-Run shop, repair machine -Farm watermelon, bean
18	Balang Meanseth	1102-20-000495-1-1	3,495,200	3,970,000	14	-Farm rice, bean, potatoes -Raise pig, run shop
19	Taphork Meanchey	1102-20-000499-1-1	3,186,800	600,000	1	-Run shop
20	Taphork Samaki	1102-20-000498-1-1	3,084,000	no	no	
21	Prey Sronge Meanseth	1102-20-000496-1-1	3,803,600	3,200,000	8	-Run shop, buy cows - Wedding, farm potatoes
22	Chinit Meanchey	1102-20-000504-1-1	1,644,800	1,600,000	8	-Farming: potatoes, bean...
23	Sompaoloun Meanseth	1102-20-000502-1-1	3,392,400	3,900,000	28	-Farming: potatoes, bean... -Run shop
24	Kompongsdech Meanseth	1102-20-000501-1-1	3,906,400	4,300,000	14	-Farming: potatoes, bean... -Run shop, fishing
25	Kompongsdech Aphivat	1102-20-000514-1-1	2,056,000	2,150,000	4	-Bamboo cutting -Raise fish, buy instrument

CONCLUSION

171. Concerning with the agricultural production training, the number of the APs families members participated all five modules of the training is significantly high (more than 50%). Moreover, based on the feedback from post-training follow up and backstop support, we have noted that most target APs households members could use at least some knowledge and experience from the training to improve their agricultural production. For instant, most target APs households started to develop compos fertilizer to improve their agricultural production, and started to grow productively watermelon after rice growing season. Some APs households started to apply system rice intensity production and raising pigs. But they seemed to have some difficulties in change totally their traditional practices specifically in rice growing. They didn't want to take risk, because changing totally their rule of thumbs might reduce their productivity of a whole year.
172. According to the evaluation after the training, most people were interested in the training on Family Financial Management. The number of participants increased around 20% from the first to the third cycle of the training. They involved, and understood the concept of the training. But they seemed to have difficulties in bringing their knowledge to the real practices. The main difficulty was changing their habits from just thinking about their concurrent problems to anticipating, analyzing, taking note (specifically recording revenues and expenditures), and tracking actual events. Moreover they seem not to be ready in trying their efforts. However, with our continuous direct visit and support, most target APs households have managed better their resources: They tend to discuss on their potential revenues and expenditures, they have saved and deposited their money in bank, they have stopped borrowing money with high interest rate, and some families can record their incomes and expenses in formal written statement.
173. Referring to the off-farm internship and employment, the achieved successfully the plan in helping 91 young people from the target APs families to complete internship in garment and security training centers. They all found immediately under coordination of the team. Moreover, based on the current feedback from the direct visit, we noted that the number of young APs household members working for garment and security

companies in Phnom Penh increases to 123 with an average salary of USD 70.5 per month. This component can benefit the target APs in two main aspects. The first benefit is to equip young people of the target APs household with technical knowledge and experiences enable them to get immediately their job with appropriate salary to help their family. The second benefit is to get them experienced with business area enable them to have their creativity and flexibility in terms of income generation and living skill.

174. In short, the Program conducted five cycles of post-training follow-up and backstop support. The first cycle was conducted for all target APs households. The second cycle was conducted for only target APs losing more than 50 percent of their landholding. The third cycle was delivered to all target APs households. The fourth cycle was conducted only for target APs households requested (during the third cycle of visit) further technical support in agricultural production. In addition to its original objective, the fifth cycle was conducted also for assessing the current landholding, the sources of income, the practice in term agricultural production, and the revenues of the target APs households. This continuous activity allowed the team working closely with target APs household, knowing their current situation, communicating directly and continuously with them in order to solve some problems, and allowed the team provide direct advisory and technical support based the actual situation of the visited household.
175. Concerning with self-help group and credit facility management, the team noted that they have not yet able to work appropriately by their own group. The first problem was that they faced some difficulty in gathering their members to join meeting. The second problem was that they could not present and take note effectively, event if we had provided report format and note format to them. However, target APs of the 25 self-help group tend to commit to their group step by step, they decide to save their money monthly to increase their revolving fund. The activities related to using the group funds seem to work step by step. In short, In order to sustain the established self-help group and their credit facility, the one-year part time involvement of the program to assist them in managing their group and credit facility is needed.

